

**S.F. 1129**

(Johnson, Dean)

**H.F. 968**

(Juhnke)



### **Executive Summary of Commission Staff Materials**

<i>Affected Pension Plan(s):</i>	Volunteer Fire Plans and Ambulance Service Longevity Award Program
<i>Relevant Provisions of Law:</i>	Minnesota Statutes, Section 424A.10
<i>General Nature of Proposal:</i>	Increase in Volunteer Fire Supplemental Lump Sum Benefits, Extension of These Benefits to Ambulance Service Longevity Award Recipients
<i>Date of Summary:</i>	March 7, 2001

### **Specific Proposed Changes**

- Increase In Lump Sum Supplemental Benefits To Volunteer Firefighters. The lump sum supplemental benefit would be increased from 10 percent of the primary benefit to 20 percent, not to exceed \$2,000, rather than \$1,000.
- Extension Of Supplemental Lump Sum Benefit To Ambulance Service Longevity Award Recipients. Recipients of Ambulance Service Longevity Awards would be eligible to receive same lump sum supplemental benefit as volunteer firefighters.

### **Policy Issues Raised by the Proposed Legislation**

1. Need For Change. The issue is whether there is a sufficient need to increase the supplemental benefits as proposed in these bills or in any similar manner.
2. General Benefit Design Issues. The volunteer fire lump sum benefit and supplemental benefit combine to provide a total benefit. The issue is whether that total benefit, as funded and paid through a combination of the volunteer fire plan and the supplemental lump sum benefit reimbursed by the state, reflects good plan design. The supplemental benefit is terminally funded, which is a costly way to provide the benefit. Also, the supplemental benefit under the proposed legislation would increase from 10 percent to 20 percent of the primary benefit. That is a significant portion of the total benefit to be determined outside of the flexible service pension maximum system.
3. Specific Benefit Design Issues. For volunteer fire plans, the supplemental benefit would increase from 10 percent of the primary benefit to 20 percent, capped at \$2,000 rather than \$1,000. The issue is whether 20 percent and \$2,000 are the appropriate new limits. Regarding the volunteer ambulance service and part-time ambulance service personnel, the issues are whether it is appropriate to include them in this supplemental lump sum benefit system, and if they are included, whether the lump sum percentage and caps should be the same for that group as for the volunteer firefighters.
4. Cost. As of this writing, we do not have a fiscal impact note on this proposal, but the impact is likely to be in excess of \$300,000 annually.
5. Rabbi Trust Issues. The issue is whether providing the supplemental lump sum benefit to ambulance service longevity award recipients will create tax deferral problems for participants in that system.



TO: Members of the Legislative Commission on Pensions and Retirement

FROM: Ed Burek, Deputy Director *EB*

RE: S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke): Ambulance Service Personnel and Volunteer Fire Relief Associations: Increase Volunteer Fire Lump Sum Supplemental Benefit Amounts; Create Ambulance Service Supplemental Benefits

DATE: March 6, 2001

Summary

S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke): Ambulance Service Personnel and Volunteer Fire Relief Associations: Increase Volunteer Fire Lump Sum Supplemental Benefit Amounts; Create Comparable Ambulance Service Supplemental Benefits, amends Minnesota Statutes, Section 424A.10, the volunteer fire supplemental lump sum benefit provision, by increasing the volunteer fire lump sum benefit from ten percent of the primary lump sum benefit not to exceed \$1,000, to 20 percent of the primary lump sum benefit not to exceed \$2,000, and by creating a comparable supplemental lump sum benefit payable to recipients of ambulance service longevity awards.

Background on Ambulance Service Longevity Awards

The 1993 Legislature established the Ambulance Service Longevity Incentive Program (ASLIP) to improve retention of personnel in volunteer and part-time ambulance services throughout the state. The program bears some similarity to a pension program, being modeled after an arrangement called a Rabbi Trust. Under a Rabbi Trust arrangement, assets are allocated to an asset pool or trust, but an individual's access to a distribution is not guaranteed, at least not in the specific year in which it is requested, accounts may not have a specified value, and trust fund assets could be used to satisfy payment requirements to general creditors of the state.

The establishing of ASLIP in 1993 followed an unsuccessful effort a few years earlier to create a public pension program covering applicable ambulance service personnel. Before 1993 there had been efforts to add ambulance service personal to volunteer fire plan coverage, but that effort met with resistance. The 1991 Legislature then tried to establish provisions under PERA administration to provide some form of pension coverage for applicable volunteer and part-time ambulance service individuals. Coverage provisions for the applicable individuals passed the Legislature in 1991, through revisions to PERA's existing Defined Contribution Plan, but upon PERA's recommendation, language was added which authorized PERA to delay implementation. PERA indicated that a delay was necessary to provide time to determine whether the new provisions would receive tax exempt status, or whether PERA administration of the new plan provisions might jeopardize the tax qualification of other PERA plans. It is unclear how seriously PERA pursued these issues. After a few years, the PERA provisions were deemed to be inoperative and the Legislature pursued the Rabbi Trust approach in 1993.

Under the 1993 provisions, an ambulance service personnel longevity incentive award program was established. Eligible individuals were ambulance attendants, drivers, and medical directors or medical advisors who were earning less than \$3,000 annually from the ambulance service activity (with indexing over time); who served through licensed ambulance services in Minnesota; and were certified as members in good standing. A trust fund was established, funded through any appropriation made to the trusts, a \$1 million annual transfer from the excess police state aid holding account, and investment earnings on the trust fund. The fund is managed by the State Board of Investment (SBI). Investment earnings and cash inflows are allocated to member accounts each year. In the initial allocations, some consideration was given to past service to allow a larger portion of allocations to be given to those individuals who had already supplied some years of service.

When a qualified ambulance service person is at least age 50, has provided at least five years of eligible service, terminates from service, and is among applicants, not to exceed 400, applying for a longevity service award during the year, the individual is eligible for an award. The award is the total amount of the person's accumulations under the trust fund as of the most recent August 15<sup>th</sup>.

Background on Volunteer fire Plans and the Volunteer Fire Supplemental Lump Sum Benefit (Under Section 424A.10, Subdivision 2).

LCPR members were provided with some background on the more than 700 volunteer fire plans in the state, and the existing supplemental lump sum benefit provision for volunteer firefighters, when the LCPR considered S.F. 190 (Scheevel); H.F. 474 (Rifenberg): Volunteer Fire Lump Sum Plans; Increase in Maximum Supplemental Benefit, on March 5, 2001. A copy of the LCPR staff memo is attached, since some of the background and the attachments to that memo may be helpful for the current consideration of S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke).

In the LCPR staff memo for S.F. 190 (Scheevel); H.F. 474 (Rifenberg), and in my comments at the meeting, I indicated staff's belief that the volunteer fire lump sum supplemental benefit (ten percent of the primary lump sum benefit, with a cap in current law of \$1,000) was enacted in 1988 as a legislative effort to offset the impact of federal tax law which applies a ten percent tax penalty, in addition to any other taxes payable on a lump sum distribution, for distributions received before an individual is age 59 and one-half. Based on discussion after the meeting with various individuals who were involved in the efforts to enact that 1988 legislation, it appears that I may have been incorrect regarding the motivation for the 1988 legislation. Those conversations suggest that the 1988 legislation stems from a change in Minnesota tax law, enacted in the late 1980s, which caused Minnesota public pensions to be taxable under Minnesota law. Given the relatively modest level of volunteer fire pensions, at least as of the late 1980s, the 1988 enactment of the volunteer fire lump sum supplemental benefit may have been intended to offset the impact of that new Minnesota taxation, so that the new tax treatment did not discourage individuals from providing volunteer fire services.

If the 1988 volunteer fire lump sum supplemental benefit law, which was coded as Minnesota Statutes, Section 424A.10, was intended to offset the effect of new Minnesota law which began taxing pension benefits, some of the targeting issues mentioned in the March 2, 2001 LCPR staff memo for S.F. 190 (Scheevel); H.F. 474 (Rifenberg) are not relevant. For instance, I raised an issue of whether it was appropriate to provide supplemental lump sum benefits to individuals who draw benefits after age 59 and one-half, since they would not be subject to the federal ten-percent penalty tax. To the extent that the underlying concern was Minnesota income taxation and not a federal early withdrawal penalty tax, the age 59-and-one-half issue is not relevant.

What is relevant, however, is the more general purpose of the lump sum supplemental benefit, both as it exists in current law and as it would be amended under S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke), or S.F. 190 (Scheevel); H.F. 474 (Rifenberg). The lump sum supplemental benefit is currently ten percent of the primary supplemental benefit. Given that Minnesota income tax rates vary with income, but are all at or below an eight percent marginal tax rate, the present law may not be well specified to offset Minnesota income tax effects. If either S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke), or S.F. 190 (Scheevel); H.F. 474 (Rifenberg) were to become law, the provision of law would be sufficiently altered so that any connection to its original purpose can be considered to be severed.

For purposes of considering S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke), it may be more fruitful to focus not on relationships to tax law, but on whether the proposed changes are appropriate in the context of volunteer fire benefits, and volunteer and part-time ambulance service benefits. Among issues raised by the bills are questions of whether the increases are needed, how the increases should be designed, and basic efficiency issues. Regarding efficiency issues, we note that when pension funds receive funding on a regular basis (bi-weekly, monthly, or even annually) investment returns on the fund generate sufficient assets over time to cover two-thirds or more of the benefits eventually paid. At the current time, volunteer fire plans receive funds once per year, perhaps more often, which are invested to meet the benefits paid from the plan. While it has been documented that many volunteer fire relief associations have disappointing investment returns, the asset growth due to investments is not insignificant. In current law, when a primary benefit is paid in a lump sum to a volunteer firefighter, that firefighter also receives an additional benefit equal to ten percent of the primary benefit, not to exceed \$1,000. Although paid by the relief association, the relief association is reimbursed in the following year for all supplemental benefits paid. In effect, the state is paying the supplemental lump sum portion of the total benefit through terminal funding. Paying any portion of the total benefit through terminal funding is an expensive way to finance the benefit. It is covered by current tax dollars. The potential to have much of the cost of the supplemental benefit covered by investment returns over time is lost.

The same efficiency concern occurs with the ambulance service supplemental benefit proposed in S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke). The primary benefit a terminating volunteer or part-time ambulance service will receive is determined by the individual's share of assets allocated to the trust fund over time, as invested by SBI. Some portion of the new total benefit - the supplemental lump sum payment proposed in S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke) - will be met through terminal funding, funded by state appropriation.

### Discussion

S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke): Ambulance Service Personnel and Volunteer Fire Relief Associations: Increase Volunteer Fire Lump Sum Supplemental Benefit Amounts; Create Comparable Ambulance Service Supplemental Benefits, amends Minnesota Statutes, Section 424A.10, the volunteer fire supplemental lump sum benefit provision, by increasing the volunteer fire lump sum benefit from ten percent of the primary lump sum benefit not to exceed \$1,000, to 20 percent of the primary lump sum benefit not to exceed \$2,000, and by creating a comparable supplemental lump sum benefit payable to recipients of ambulance service longevity awards.

Pension policy issue raised by the proposal are:

Need for change. The issue is whether there is a sufficient need to increase the supplemental benefits, as proposed in these bills, or in any similar manner. The LCPR may hear testimony regarding whether there is a problem

attracting and retaining volunteers or part-time individuals in fire service or ambulance service at current benefit levels which would warrant an increase in benefits as proposed in this legislation.

General benefit design issues. The volunteer fire lump sum benefit and supplemental benefit combine to provide a total benefit. The issue is whether that total benefit, as funded and paid through a combination of the volunteer fire plan and the supplemental lump sum benefit reimbursed by the state, reflects good plan design. As noted in the text, the supplemental benefit is terminally funded. Over the longer term, the Legislature may wish to reconsider that structure. The Legislature may also wish to consider the extent to which the supplemental lump sum benefit, particularly if increased as proposed in this legislation, has the effect of circumventing or undermining the flexible service pension maximums process specified in existing law (Section 424A.02, Subdivision 3). The supplemental benefit, under the proposed legislation, would increase from 10 percent to 20 percent of the primary benefit. That is a significant portion of the total benefit to be determined outside of the flexible service pension maximum system.

Specific benefit design issues. There are few specific benefit design issues for the LCPR to consider. For volunteer fire plans, the supplemental benefit would increase from 10 percent of the primary benefit to 20 percent, capped at \$2,000 rather than \$1,000. Increasing the dollar cap will increase the totals that can be paid in many cases. The percentage increase amounts to a doubling of the supplemental benefit, which is a substantial increase, particularly for the smaller plans where the supplemental benefit paid did not hit either the existing or new proposed dollar cap. Regarding the volunteer ambulance service and part-time ambulance service personnel, the issues are whether it is appropriate to include them in this supplemental lump sum benefit system, and if they are included, whether the lump sum percentage and caps should be the same for that group as for the volunteer firefighters, as proposed in this legislation.

Cost. The issue is the cost of the proposal. The existing supplemental lump sum benefit program is financed by state appropriation. S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke) would significantly increase the amount required to cover lump sum supplemental benefits paid to volunteer firefighters, and the proposal would establish a comparable system for volunteer and part-time ambulance service personnel. As of this writing, LCPR staff is not aware of a fiscal note for this legislation. The fiscal note for S.F. 190 (Scheevel); H.F. 474 (Rifenberg), was \$300,000 per year. Those bills were limited to volunteer firefighters and would have increased the maximum supplemental benefit to \$2,500, but would have kept the computation at ten percent of the primary benefit. Given the changes proposed in current law under S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke) (the supplemental benefit would be 20 percent of the primary benefit, rather than 10 percent, with a new dollar cap of \$2,000, rather than \$2,500 as proposed in Scheevel, Rifenberg bills, with comparable new benefits to be provided for volunteer and part-time ambulance personnel) we assume a minimum cost for S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke) of \$300,000 per year.

Rabbi Trust issues. As noted in the text, the ASLIP system for volunteer and part-time ambulance service personnel was drafted using a Rabbi Trust concept to provide tax deferral. It is LCPR staff's opinion that the supplemental lump sum provisions proposed for ASLIP-covered individuals in S.F. 1129 (Johnson, Dean); H.F. 968 (Juhnke) will not result in tax deferral problems, or in any manner jeopardize the existing ASLIP system. However, the Legislature may wish to have other staff comment on this issue if the LCPR recommends that this proposal should pass, and the bill is referred to tax or budget committees.

Amendments. Attached are three amendments for your consideration. The first is administrative. LCPR01-26 provides clarifying language to better identify the eligible recipients of the lump sum supplemental benefits and adds an effective date. The effective date in the amendment is January 1, 2002, to coincide with the start of the calendar and fiscal year for volunteer fire plans. If the LCPR prefers another date, that could be done by verbal amendment to the amendment. LCPR01-27 is a substantive amendment which the LCPR could adopt if the LCPR concludes that the supplement benefit should remain at ten percent of the primary benefit (and be set at ten percent for the new benefit for the ASLIP members), but the maximum dollar benefit should be set at a level different than \$1,000. LCPR01-28 is also a substantive amendment, an alternative to LCPR01-27, and would set the percent at a level other than ten percent and would reset the dollar limit, with both amounts to be inserted through verbal amendments. If the LCPR wishes to consider a proposal that does not include ASLIP, and would make changes only for the volunteer fire plans, the LCPR may wish to reconsider S.F. 190 (Scheevel); H.F. 474 (Rifenberg), and potential amendments to that proposal.

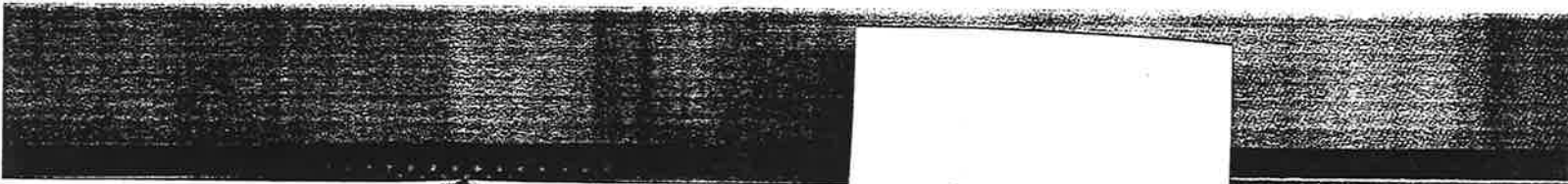
424A.02 VOLUNTEER FIREFIGHTERS' RETIREMENT

*Flexible service pension* <sup>642</sup> <sup>643</sup> *maximums governing*  
*the primary lump sum vol. fire pension, is covered law* VOLUN

5397	54.00	1350
5487	55.00	1404
5577	56.00	1458

(d) For a relief association in which the governing bylaws provide for a lump sum service pension to a retiring member, the maximum lump sum service pension amount for each year of service credited that may be provided for in the bylaws is the maximum service pension figure corresponding to the average amount of available financing per active covered firefighter for the applicable specified period:

Minimum Average Amount of Available Financing per Firefighter	Maximum Lump Sum Service Pension Amount Payable for Each Year of Service	
\$...	\$10	1512
11	20	1566
16	30	1620
23	40	1672
27	50	1726
32	60	1753
43	80	1780
54	100	1820
65	120	1834
77	140	1888
86	160	1942
97	180	1996
108	200	2023
131	240	2050
151	280	2104
173	320	2158
194	360	2212
216	400	2265
239	440	2319
259	480	2373
281	520	2427
302	560	2481
324	600	2535
347	640	2589
367	680	2643
389	720	2697
410	760	2751
432	800	2805
486	900	2859
540	1000	2913
594	1100	2967
648	1200	
702	1300	Effective beginning December 31, 200
756	1400	3021
810	1500	3075
864	1600	3129
918	1700	3183
972	1800	3237
1026	1900	
1080	2000	Effective beginning December 31, 20
1134	2100	3291
1188	2200	3345
1242	2300	3399
1296	2400	3453
		3507
		Effective beginning December 31, 2
		3561
		3615
		3669
		3723
		3777



NT

642

643

VOLUNTEER FIREFIGHTERS' RETIREMENT 424A.02

54.00	1350	2500
55.00	1404	2600
56.00	1458	2700
	1512	2800
	1566	2900
	1620	3000
	1672	3100
	1726	3200
	1753	3250
	1780	3300
	1820	3375
	1834	3400
	1888	3500
	1942	3600
	1996	3700
	2023	3750
	2050	3800
	2104	3900
	2158	4000
	2212	4100
	2265	4200
	2319	4300
	2373	4400
	2427	4500
	2481	4600
	2535	4700
	2589	4800
	2643	4900
	2697	5000
	2751	5100
	2805	5200
	2859	5300
	2913	5400
	2967	5500
	Effective beginning December 31, 2000:	
	3021	5600
	3075	5700
	3129	5800
	3183	5900
	3237	6000
	Effective beginning December 31, 2001:	
	3291	6100
	3345	6200
	3399	6300
	3453	6400
	3507	6500
	Effective beginning December 31, 2002:	
	3561	6600
	3615	6700
	3669	6800
	3723	6900
	3777	7000

governing bylaws provide for a lump sum maximum lump sum service pension amount provided for in the bylaws is the maximum average amount of available financing per specified period:

Maximum Lump Sum Service Pension Amount Payable for Each Year of Service

- \$10
- 20
- 30
- 40
- 50
- 60
- 80
- 100
- 120
- 140
- 160
- 180
- 200
- 240
- 280
- 320
- 360
- 400
- 440
- 480
- 520
- 560
- 600
- 640
- 680
- 720
- 760
- 800
- 900
- 1000
- 1100
- 1200
- 1300
- 1400
- 1500
- 1600
- 1700
- 1800
- 1900
- 2000
- 2100
- 2200
- 2300
- 2400

Effective beginning December 31, 2003:

3831	7100
3885	7200
3939	7300
3993	7400
4047	7500

(e) For a relief association in which the governing bylaws provide for a monthly benefit service pension as an alternative form of service pension payment to a lump sum service pension, the maximum service pension amount for each pension payment type must be determined using the applicable table contained in this subdivision.

(f) If a relief association establishes a service pension in compliance with the applicable maximum contained in paragraph (c) or (d) and the minimum average amount of available financing per active covered firefighter is subsequently reduced because of a reduction in fire state aid or because of an increase in the number of active firefighters, the relief association may continue to provide the prior service pension amount specified in its bylaws, but may not increase the service pension amount until the minimum average amount of available financing per firefighter under the table in paragraph (c) or (d), whichever applies, permits.

(g) No relief association is authorized to provide a service pension in an amount greater than the largest applicable flexible service pension maximum amount even if the amount of available financing per firefighter is greater than the financing amount associated with the largest applicable flexible service pension maximum.

**Subd. 3a. Penalty for paying pension greater than applicable maximum.** (a) If a relief association pays a service pension greater than the maximum service pension associated with the applicable average amount of available financing per active covered firefighter under the table in subdivision 3, paragraph (c) or (d), whichever applies, the maximum service pension under subdivision 3, paragraph (f), or the applicable maximum service pension amount specified in subdivision 3, paragraph (g), whichever is less, the state auditor shall:

(1) disqualify the municipality or the nonprofit firefighting corporation associated with the relief association from receiving fire state aid by making the appropriate notification to the municipality and the commissioner of revenue, with the disqualification applicable for the next apportionment and payment of fire state aid; and

(2) recover the amount of the overpaid service pension or pensions from any retired firefighter who received an overpayment.

(b) Fire state aid amounts from disqualified municipalities for the period of disqualifications under paragraph (a), clause (1), must be credited to the amount of fire insurance premium tax proceeds available for the next subsequent fire state aid apportionment.

(c) The amount of any overpaid service pension recovered under paragraph (a), clause (2), must be credited to the amount of fire insurance premium tax proceeds available for the next subsequent fire state aid apportionment.

(d) The determination of the state auditor that a relief association has paid a service pension greater than the applicable maximum must be made on the basis of the information filed by the relief association and the municipality with the state auditor under sections 69.011, subdivision 2, and 69.051, subdivision 1 or 1a, whichever applies, and any other relevant information that comes to the attention of the state auditor. The determination of the state auditor is final. An aggrieved municipality, relief association, or person may appeal the determination under section 480A.06.

**Subd. 4. Defined contribution lump sum service pensions.** If the bylaws governing the relief association so provide exclusively, the relief association may pay a defined

contribution lump sum service pension in 1 governed by subdivision 2. An individual account of the relief association shall be established and be credited a right to an equal share of: (a) the relief association; (b) any amounts the relief association raised from levies on real estate exclusive of fire state aid; and (c) any amount special fund to the credit of: (1) any former firefighter of the fire department to which the relief association minimum service requirement provided for active service with the fire department for any retired member who retired prior to October 1, 1999; (2) any amounts credited to the individual member account under the applicable provision of the bylaws of the relief association; (3) the investment income earned on the assets of the individual member account in proportion to the share of the assets of the individual member account. At the time of retirement, the firefighter is entitled to that portion of the assets of the individual member account which is not in the individual member account which is not in any applicable provision of the bylaws of the relief association for the years of service to the credit of the retiring firefighter.

Subd. 5. [Repealed, 1999 c 222 art 11 s 1]

**Subd. 6. Payment of service pensions;** service pensions shall be applied uniformly to all firefighters who shall be given for all years of active service, No service pension shall be paid to any member of the respective fire department who is not entitled to receive any or relief association. No service pension or special fund of a relief association to any firefighter or ancillary benefits shall be paid by any other legal process, except as provided in this section. No person entitled to a service pension or relief association may assign any service pension or relief association have the authority to receive any service pension which has been assigned.

**Subd. 7. Deferred service pensions.** (a) This section applies is entitled to a deferred

(1) has completed the lesser of the minimum age specified in the bylaws or the age of the firefighter at the time of retirement;

(2) has completed at least five years of active service;

(3) separates from active service and reaches the minimum age for retirement and commences the deferred service pension under the bylaws governing the relief association if the firefighter is not a member of the relief association.

(b) The deferred service pension starts at the minimum age specified in the bylaws greater than age 50 and when the firefighter is not a member of the relief association.

(c) A relief association that provides for a deferred service pension in its governing bylaws so provide, pay interest on the deferred service pension during the period of deferral. If provided for in the bylaws, the interest rate actually earned on that portion of the deferred service pension invested by the relief association in a separate



TO: Members of the Legislative Commission on Pensions and Retirement

FROM: Edward Burek, Deputy Director *EB*

RE: S.F. 190 (Scheevel); H.F. 474 (Rifenberg): Volunteer Fire Lump Sum Plans; Increase in Maximum Supplemental Benefit

DATE: March 2, 2001

Summary

S.F. 190 (Scheevel); H.F. 474 (Rifenberg): Volunteer Fire Lump Sum Plans; Increase in Maximum Supplemental Benefit, increases the maximum permitted lump sum volunteer fire supplemental benefit from \$1,000 to \$2,500.

Background on the Volunteer Fire Lump Sum Supplemental Benefit

These bills would amend Minnesota Statutes, Section 424A.10, Subdivision 2, the mandated supplemental lump sum benefit payable in addition to a lump sum pension or distribution from a volunteer firefighter relief association, by increasing the maximum supplemental benefit amount from \$1,000 to \$2,500. This section in statutes was enacted in 1988 as part of that legislative session's tax bill. The 1988 Legislature mandated that volunteer firefighter relief associations that pay a lump sum service pension to a retiring volunteer firefighter must also pay a supplemental benefit to that firefighter, equal to ten percent of the lump sum service pension payable to retiring members, but not to exceed \$1,000.

Our understanding is that the supplemental benefit in current Minnesota volunteer fire law was intended to reimburse retiring volunteer firefighters for a ten percent federal income tax surcharge imposed on individuals who receive lump sum distributions from pension plans prior to age 59 and one-half. Presumably, the federal tax provision was intended to encourage individuals to avoid withdrawing assets from a retirement plan until a reasonable retirement age was reached. Assets withdrawn at relatively young ages are more likely to be used for non-retirement purposes.

Information from State Auditor report provides an indication of the number of relief associations paying lump sum pensions, and the approximate percentage of these relief associations that pay pensions sufficiently large that a supplemental benefit, if it is payable, is capped. The most recent published (December, 2000) compilation of volunteer firefighter relief association information by the Office of the State Auditor indicates that there are 706 volunteer firefighter relief associations. Of that total, 593 (84 percent) pay lump sum defined benefit service pensions, 85 (12 percent) pay lump sum defined contribution service pensions, and 23 (3 percent) pay a combination of lump sum or monthly benefit defined benefit service pensions. There are five plans which pay monthly service pensions. In 1999, lump sum service pensions paid by relief associations (defined as any service pension other than monthly) totaled \$13.2 million.

Every volunteer fire relief association providing lump sum benefits presumably is paying supplemental benefits to at least some of its retirees. In many cases, the supplemental benefit is less than \$1,000, and thus is not restricted by the current \$1,000 cap. However, there are also many relief associations paying supplemental benefits which are restricted. Any primary lump sum benefit in excess of \$10,000 received by the retiring firefighter would create a supplemental benefit which is limited by the current cap. A chart from the Office of the State Auditor, Minnesota Volunteer Firefighters Relief Associations: Compilation Report by Benefit Plan Type for the Year ended December 31, 1999, is attached. A benefit of \$333 per year of service would create a \$10,000 lump sum benefit if the firefighter provided 30 years of service. Adding benefit level categories from that table, we compute that 535 out of a total of 706 relief associations (76 percent) pay lump sum benefits of at least \$300 per year of service, and many pay considerably more than \$333 per year of service. For relief associations paying \$1,000 or more per year of service (and based on information in the table, there are at least 190 relief associations which do pay \$1,000 or more per year of service) it would take only 10 years of service before a supplemental benefit would be restricted under the current cap. There are 157 relief associations which pay \$2,000 or more per year of service. That produces a lump sum pension of \$10,000 and possible \$1,000 supplemental benefit after only five years of service.



### Implementation, Targeting Issues.

Terminating volunteer firefighters who draw benefits can be subject to the ten percent surcharge tax on lump sum distributions for receipt before age 59 and one-half because volunteer fire general law permits volunteer firefighters to terminate and begin drawing benefits as early as age 50, and with as little as five years of service. The terminated firefighter *can* be subject to this tax, but it does not mean that he or she *will* be. The individual avoids the federal surcharge tax if the individual does not draw the benefit from the volunteer fire relief association until after age 59 and one-half. That surcharge can also be avoided if the assets are moved from the volunteer fire pension plan to a suitable annuity, individual retirement account (IRA), or other suitable vehicle. Thus, with some tax planning, the individual can avoid the tax. Even if the individual does move assets out of the volunteer fire plan before age 59 and one half, the tax is avoided by having the assets moved to an annuity or other suitable retirement-related investment vehicle.

Before addressing the issue of whether it is appropriate to increase the supplemental benefit cap from \$1,000 to \$2,500, the LCPR and Legislature may wish to consider the issue of who should be eligible to receive a supplemental benefit. Section 424A.10, Subdivision 1, a definition provision, and Subdivision 2, suggest that a supplemental lump sum benefit is payable to an individual who *receives* a lump sum distribution of pension or retirement benefits from a firefighter's relief association for service performed as a volunteer firefighter. This suggests that constructive receipt is required, and that a supplemental benefit would not be paid if the value of the retiree's lump sum pension is moved to an annuity or other suitable retirement-related investment. However, the decision of who receives the supplemental benefit, in any given case, is a determination made by the administrators of the volunteer fire plan. Since there are several hundred of these plans, there is a question of whether this provision is interpreted consistently across all these plans. It is possible that some relief associations pay the supplemental benefit whenever an individual's pension assets are removed from the fund; others may pay it only if assets are not rolled to a qualifying vehicle. If there is inconsistent application of the existing law, that may be a factor in whether the LCPR concludes that the maximum should be raised.

Perhaps the Department of Revenue is helping to ensure consistency, depending on the documentation it requires with any request from relief associations for reimbursement. The Office of the State Auditor may also play a role, given its audit-related activities. The LCPR may be interested in hearing brief testimony on how the Department of Revenue and/or the Office of the State Auditor interprets the provision, since under law the Department of Revenue reimburses the relief associations for any supplemental benefits the associations pay. By February 15, each relief association is to apply to the Department of Revenue for reimbursement of any supplemental benefit paid by the association during the prior calendar year. In turn, an appropriation is to be made to cover the reimbursements provided by the Department of Revenue (Section 424A.10, Subdivision 3).

In addition to the issue of whether supplemental benefit are paid in cases where assets are rolled to annuities or other suitable vehicles, or whether they should be paid, there remains the issue of treatment of any distribution to individuals who are over age 59 and one-half. If the overriding intention of the 1988 Legislature reflected in Section 424A.10 was to offset the impact of the additional ten percent tax on early distributions from pension plans, individuals over age 59 and one-half are not subject to that tax, and perhaps should not be receiving the supplemental benefit.

### Discussion of the Proposed Legislation

S.F. 190 (Scheevel); H.F. 474 (Rifenberg) increases the maximum state-mandated ten percent of service pension amount supplemental benefit paid by lump sum volunteer firefighter relief associations to retiring firefighters and reimbursed by the State from \$1,000 to \$2,500.

An argument for increasing the maximum permitted supplemental lump sum volunteer fire pension amounts is that the \$1,000 maximum has been in law since 1988, when Section 424A.10 was first enacted. Its value has eroded over time. If a \$1,000 maximum was deemed appropriate in 1988, presumably a higher amount would be appropriate at the current time, given price inflation since 1988. A recent State Board of Investment publication indicates that over the last ten calendar years, the average inflation rate was 2.7 percent per year. If we go back a few years further, to 1988, and assume than average inflation rate of three percent per year from 1988 to the present, \$1,000 in 1988 would have the same purchasing power as \$1,425 at the current time. This suggests that an increase in the cap to \$1,500 or somewhat above would be a suitable adjustment. Perhaps the Legislature seeks to be guided by the change that has occurred in law in the lump sum flexible service pension maximum. In 1988, the maximum lump sum service pension that was authorized under law, providing the relief association had a suitable level of funding to support that pension level, was \$3,000 per year of service. In current law, the

maximum that will be permitted after December 31, 2001, is \$6,500 per year of service, or 2.17 times the maximum that was permitted in 1988. Based on that change, the \$1,000 cap could be increased to \$2,170, or somewhat above. The amount proposed in S.F. 190 (Scheevel); H.F. 474 (Rifenberg) is \$2,500.

Arguments against increasing the maximum include the question of whether it is appropriate to continue efforts to offset, in whole or part, the impact of federal and state tax policy, budget impacts on the Department of Revenue and the state stemming from the policy of reimbursing relief associations for any supplemental benefits they provide, and various questions regarding how the current law is implemented and targeted.

A more extensive presentation of policy issues follows:

1. Appropriateness of Providing a Greater Tax Subsidy To Retiring Volunteer Firefighters. The policy issue is the appropriateness of the State mandating the provision of a greater tax subsidy to retiring volunteer firefighters. Volunteer firefighters do not depend on the volunteer firefighter relief association service pension as their primary economic resource in retirement. Retiring volunteer firefighters can elect to receive their service pension at a time when the federal income tax surcharge does not apply or can elect to have their lump sum service pension annuitized by the relief association (i.e. relief association purchases annuity for the retiring firefighter from licensed insurance company under Minnesota Statutes, Section 424A.02, Subdivision 8a), thereby avoiding the early lump sum distribution federal income tax surcharge. The proposed legislation would assist retiring firefighters with larger lump sum benefits (up to \$25,000 rather than \$10,000), but as retiring firefighters receive larger and larger lump sum service pensions, these firefighters probably should be expected to become more sophisticated in their tax planning and less reliant on the State of Minnesota to bear some or all of the cost of unfavorable federal income tax treatment.
2. Targeting, Implementation Issues. The issues are whether the lump sum supplemental benefit is sufficiently targeted, and whether the current law, as implemented by local volunteer fire relief associations, the Department of Revenue, and possibly the State Auditor's office, is deemed to be consistent with policy that the LCPR and Legislature conclude is appropriate. As Minnesota Statutes, Section 424A.10 is worded, it definitely appears that a supplement benefit would be paid to individuals who draw the volunteer fire benefit after age 59 and one-half, although presumably they would not be subject to the federal surcharge tax on early distributions. It is also possible that the supplemental benefit is paid to individuals less than age 59 and one half who have assets transferred to annuities or to other vehicles which would allow the individual to avoid the federal surcharge tax.
3. Proper Lump Sum Supplemental Benefit Amount. The policy issue is the proper amount of the lump sum subsidy. If amounts up to \$1,000 are deemed appropriate, the LCPR and Legislature may need to take no action, since that is the maximum amount authorized in current statute. If the Legislature concludes it is appropriate to adjust the maximum for inflation since the \$1,000 maximum was set in 1988, an increase to approximately \$1,500 would be appropriate. If the LCPR concludes that it would be appropriate to increase the maximum supplemental benefit to be consistent with the difference in the maximum lump sum volunteer fire pension permitted under 1988 law compared to current law, and increase to \$2,170, or somewhat above, would seem appropriate.
4. State Fiscal Impact. The policy issue is the fiscal impact of the provision on the State of Minnesota. The supplemental benefit mandated under Minnesota Statutes, Section 424A.10, Subdivision 2, the statutory provision proposed for amendment in this bill, is reimbursed by the State of Minnesota under Minnesota Statutes, Section 424A.10, Subdivision 3. In fiscal years 1998 and 1999, the Legislature included appropriations of \$378,000 and \$375,000 respectively for this supplemental benefit reimbursement. For the 2000-2001 biennium, the Governor's budget recommended a \$375,000 expenditure for each fiscal year to cover the supplemental benefit cost reimbursement. Increasing the maximum permitted supplemental lump sum pension would increase the needed state appropriation. Attached is a fiscal note for the proposal to increase the maximum supplemental benefit up to \$2,500. It is estimated to cost an additional \$300,000 per year.
5. Appropriateness of December 3, 2001, Effective Date. The policy issue is the appropriateness of the effective date for the proposed legislation. The proposed legislation makes the supplemental benefit increase effective for payments that occur after December 3, 2001. This is an unusual effective date for pension changes, and does not coincide with the start of the fiscal year for either volunteer fire relief associations (which we assume are all on a calendar year basis) or the state's fiscal year. The effective date may have been intended on behalf of a particular retiring firefighter, but the date may no longer serve that purpose. Bills substantively identical to the bills currently before the Commission were introduced during the previous biennial session, with a December 3, 1999, proposed effective

date. In updating that bill draft for introduction during the current biennium, the draftsman may have simply taken the previously proposed effective date and updated it by two years.

Unless it is established through testimony that December 3, 2001, is appropriate, the Commission may wish to consider other effective dates. Whatever date is chosen may influence the timing of some volunteer fire retirements and will determine when any new state budget impact begins. If a January 1, 2002, effective date is chosen, this would coincide with the start of a volunteer fire relief association fiscal year. Supplemental benefit payable from January 1, 2002, through December 31, 2002, would be reported to the Department of Revenue in February, 2003, for reimbursement by March 15, 2003.

6. Amendments. Attached are three amendments for your consideration. LCPR01-16 could be used if the LCPR feels that supplemental benefits should be paid only to individuals who are subject to early distribution taxation. That amendment would also revised the effective date to a date determined by the LCPR. January 1, 2002, may be one reasonable date for consideration. LCPR01-17 could be used if the LCPR concludes that some maximum supplemental benefit amount other than \$2,500 should be used. LCPR01-18 could be used to revise the effective date if LCPR01-16 is not recommended for adoption.

(1) Payment of the fees, dues and assessments to the Minnesota state fire department association and to the state volunteer firefighters' benefit association in order to entitle its firefighters to membership in and the benefits of these state associations;

(2) Payment of the cost of purchasing and maintaining needed equipment for the fire department; and

(3) Payment of the cost for construction, acquisition, repair and maintenance of buildings or other premises to house the fire department.

**History:** 1979 c 201 s 18; 1983 c 219 s 10

#### 424A.09 APPLICATION TO CERTAIN RELIEF ASSOCIATIONS.

This chapter shall supersede any special law applicable to any municipal volunteer firefighters' relief association or independent nonprofit firefighting corporation specifically authorizing the relief association or nonprofit firefighting corporation to exceed the service pension limitations contained in Minnesota Statutes 1978, sections 69.06 and 69.691. Any relief association which amended its bylaws to provide for a full pro rata service pension amount at the specified retirement age with 15 years service credit or 75 percent of the pro rata service pension amount at the specified retirement age with ten years of service pursuant to Minnesota Statutes 1978, section 69.06 may continue to provide the specified service pension amounts at the applicable years of credited service to any member who has credit for at least ten or 15 years, whichever is the applicable minimum service period specified in the bylaws governing the relief association, on or before December 31, 1979 notwithstanding section 424A.02.

**History:** 1979 c 201 s 19; 1981 c 224 s 274

#### 424A.10 STATE SUPPLEMENTAL BENEFIT; VOLUNTEER FIREFIGHTERS.

**Subdivision 1. Definition.** For purposes of this section, "qualified recipient" means an individual who receives a lump sum distribution of pension or retirement benefits from a firefighters' relief association for service performed as a volunteer firefighter.

**Subd. 2. Payment of supplemental benefit.** Upon the payment by a firefighters' relief association of a lump sum distribution to a qualified recipient, the association must pay a supplemental benefit to the qualified recipient. Notwithstanding any law to the contrary, the relief association may pay the supplemental benefit out of its special fund. The amount of this benefit equals ten percent of the regular lump sum distribution that is paid on the basis of service as a volunteer firefighter. In no case may the amount of the supplemental benefit exceed \$1,000.

**Subd. 3. State reimbursement.** By February 15 of each year, the relief association shall apply to the commissioner of revenue for state reimbursement of the amount of supplemental benefits paid under subdivision 2 during the preceding calendar year. By March 15 the commissioner shall reimburse the relief association for the amount of the supplemental benefits paid to qualified recipients. The commissioner of revenue shall prescribe the form of and supporting information that must be supplied as part of the application for state reimbursement. The reimbursement payment must be deposited in the special fund of the relief association. A sum sufficient to make the payments is appropriated from the general fund to the commissioner of revenue.

**Subd. 4. In lieu of income tax exclusion.** The supplemental benefit provided by this section is in lieu of the state income tax exclusion for lump sum distributions of retirement benefits paid to volunteer firefighters. If the law is modified to exclude or exempt volunteer firefighters' lump sum distributions from state income taxation, the supplemental benefits under this section may no longer be paid beginning with the first calendar year in which the exclusion or exemption is effective. This subdivision does not apply to exemption of all or part of a lump sum distribution under section 290.032 or 290.0802.

**History:** 1988 c 719 art 19 s 22; 1989 c 319 art 10 s 7; 1993 c 307 art 9 s 1

## Types of Service Pension Plans

Pursuant to Minn. Stat. § 6.72, the relief associations that were required to report to the OSA are categorized as follows throughout the report:

All Plans	Included in Report	Plan Type	Benefit Level	Benefit Category
85	81	Defined Contribution	Defined Contribution	Defined Contribution
13	8	Lump Sum	\$ 10, but less than \$100 per YOS*	10 - 100
26	19	Lump Sum	\$ 100, but less than \$200 per YOS	100 - 200
42	37	Lump Sum	\$ 200, but less than \$300 per YOS	200 - 300
117	105	Lump Sum	\$ 300, but less than \$500 per YOS	300 - 500
208	190	Lump Sum	\$ 500, but less than \$1,000 per YOS	500 - 1,000
96	87	Lump Sum	\$1,000, but less than \$1,500 per YOS	1,000 - 1,500
39	37	Lump Sum	\$1,500, but less than \$2,000 per YOS	1,500 - 2,000
21	20	Lump Sum	\$2,000, but less than \$2,500 per YOS	2,000 - 2,500
13	13	Lump Sum	\$2,500, but less than \$3,000 per YOS	2,500 - 3,000
7	7	Lump Sum	\$3,000, but less than \$3,500 per YOS	3,000 - 3,500
11	11	Lump Sum	\$3,500 or more per YOS	3,500 or more
5	5	Monthly Pension	Monthly Service	Monthly
23	19	Monthly/Lump Sum	Monthly/Lump Sum Combination	Monthly - LS
<b>706</b>	<b>639</b>	<b>Total Volunteer Firefighter Relief Associations</b>		

\* YOS = Year of Service

**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
<b>Defined Contribution</b>																	
ALASKA	14	-	4	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
ALBANY	24	-	2	50	5	5	35,000	35,000	-	-	BAL	-	-	-	-	-	BAL
ANDOVER	40	-	16	50	5	5	2,500	125,000	-	-	BAL	-	-	-	-	-	BAL
ANOKA-CHAMPLIN	34	-	-	50	10	10	-	500,000	-	-	BAL	-	-	-	-	-	BAL
ASHBY	24	-	2	50	5	5	-	15,000	-	-	BAL	-	-	-	-	-	BAL
AUSTIN	22	-	1	50	10	10	-	50,000	-	-	BAL	-	-	-	-	-	BAL
BREWSTER	27	-	5	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL
BROOKLYN PARK	68	-	24	50	5	5	750,000	750,000	-	-	BAL	-	-	-	-	-	BAL
CALLAWAY	17	-	-	50	10	10	-	70,000	-	-	BAL	-	-	-	-	-	BAL
COLOGNE	29	-	5	50	10	10	10,000	50,000	-	-	BAL	-	-	-	-	-	BAL
COLUMBIA HEIGHTS	25	-	4	50	10	10	-	110,000	-	-	BAL	-	-	-	-	-	BAL
COON RAPIDS	45	4	8	50	5	5	350,000	350,000	-	-	BAL	-	-	-	-	-	BAL
CRANE LAKE	14	-	-	50	10	10	50,000	50,000	-	-	BAL	-	-	-	-	-	BAL
CROSSLAKE	23	-	3	50	10	10	-	60,000	-	-	BAL	-	-	-	-	-	BAL
DALBO	17	-	3	50	10	10	-	100,000	-	-	BAL	-	-	-	-	-	BAL
DILWORTH	26	-	2	50	10	10	-	60,000	-	-	BAL	-	-	-	-	-	BAL
DONNELLY	29	-	5	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
EAGAN	100	-	17	50	5	5	-	500,000	-	-	BAL	-	-	-	-	-	BAL
EDINA	40	-	7	50	5	5	500,000	500,000	-	-	BAL	-	-	-	-	-	BAL
ELBOW LAKE	27	-	2	50	10	10	-	30,000	-	-	BAL	-	-	-	-	-	BAL
ELGIN	23	-	9	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL
ELLSBURG	10	-	-	55	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
ERSKINE	19	2	-	50	10	10	10,000	10,000	-	-	BAL	-	-	-	-	-	BAL
FALCON HEIGHTS	17	1	19	50	10	10	-	120,000	-	-	BAL	15	DAY	-	-	-	BAL
FISHER	24	-	-	50	10	10	-	7,000	-	-	BAL	-	-	-	-	-	BAL
FOSSTON	22	-	6	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
FOUNTAIN	20	-	2	50	10	10	75,000	75,000	-	-	BAL	-	-	-	-	-	BAL
FREEPORT	21	-	3	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL
FRIDLEY	36	-	6	50	10	10	-	250,000	-	-	BAL	-	-	-	-	-	BAL
GARY	20	-	2	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
GIBBON	21	-	2	50	13	13	-	30,000	-	-	BAL	-	-	-	-	-	BAL
GLENVILLE	24	-	7	50	5	5	-	10,000	-	-	BAL	-	-	-	-	-	BAL
GOODHUE	25	-	5	50	5	5	-	50,000	-	-	BAL	-	-	-	-	-	BAL
GUN FLINT TRAIL	24	-	-	50	5	5	-	4,000	-	-	BAL	-	-	-	-	-	BAL
HARDWICK	19	1	1	50	10	10	-	45,000	-	-	BAL	-	-	-	-	-	BAL
HAWLEY	22	1	2	50	10	10	-	40,000	-	-	BAL	-	-	-	-	-	BAL
IVANHOE	24	-	3	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
KENYON	30	-	1	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL

\*Pension Amount = Amount is per year of service, except monthly plans where amount is per month.

NOTE: LUMP = Lump Sum MO = Month Y/S = Year of Service BAL = Balance of Account

**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
KERKHOVEN	22	-	2	50	10	10	20,000	20,000	-	-	BAL	-	-	-	-	-	BAL
KIESTER	21	-	4	55	20	10	-	35,000	-	-	BAL	42	WEEK	-	-	-	BAL
LAKE GEORGE	17	-	3	50	10	10	-	6,000	-	-	BAL	-	-	-	-	-	BAL
LAKEPORT	15	-	-	55	10	10	-	50,000	-	-	-	-	-	-	-	-	BAL
LONDON	18	-	-	50	20	10	-	50,000	-	-	-	100	WEEK	-	-	-	BAL
LONGVILLE	24	-	1	50	5	5	-	50,000	-	-	-	-	-	-	-	-	BAL
LYLE	13	3	3	50	10	10	10,000	10,000	-	-	-	-	-	-	-	-	BAL
MAGNOLIA	13	-	-	50	10	10	-	10,000	-	-	-	-	-	-	-	-	-
MAPLE GROVE	81	-	20	50	5	5	1,000,000	1,000,000	-	-	BAL	-	-	-	-	-	BAL
MAZEPPA	27	-	1	50	10	10	-	20,000	-	-	-	-	-	-	-	-	BAL
MEDICINE LAKE	20	1	-	50	5	5	-	75,000	-	-	BAL	-	-	-	-	-	BAL
MENDOTA HEIGHTS	35	1	4	50	10	10	200,000	200,000	-	-	BAL	-	-	-	-	-	BAL
MENTOR	16	-	-	50	10	10	-	10,000	-	-	-	-	-	-	-	-	BAL
MILLERVILLE	27	-	1	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL
MILROY	18	-	-	50	10	10	-	80,000	-	-	BAL	-	-	-	-	-	BAL
MURDOCK	17	-	1	50	10	10	-	15,000	-	-	BAL	-	-	-	-	-	BAL
MYRTLE	20	2	3	50	5	5	5,000	5,000	-	-	BAL	-	-	-	-	-	BAL
NODINE	18	-	1	55	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
NORTHROP	20	-	-	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
ODESSA FARM	13	-	-	50	10	5	-	10,000	-	-	BAL	-	-	-	-	-	BAL
OKLEE	17	1	1	50	10	10	-	15,000	-	1,000	LUMP	-	-	-	-	-	BAL
PLAINVIEW	22	-	2	50	10	10	15,000	40,000	-	-	BAL	-	-	-	-	-	BAL
PLUMMER	24	-	1	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
RAMSEY	31	-	-	50	10	10	-	50,000	-	-	BAL	-	-	-	-	-	BAL
RED LAKE FALLS	24	-	4	50	10	10	-	17,000	-	-	BAL	-	-	-	-	-	BAL
ROUND LAKE	18	-	1	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
RUSHFORD	29	-	2	50	10	10	-	30,000	-	-	BAL	-	-	-	-	-	BAL
SEAFORTH	11	-	4	50	10	10	-	4,000	-	-	BAL	-	-	-	-	-	BAL
SOUTH BEND TWP	17	-	2	50	15	15	-	30,000	-	-	BAL	-	-	-	-	-	BAL
SAINT HILAIRE	19	-	1	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
SWANVILLE	21	-	1	50	10	10	-	50,000	-	-	BAL	-	-	-	-	-	BAL
TOIVOLA TWP	18	-	-	50	5	5	10,000	10,000	-	-	-	-	-	-	-	-	BAL
ULEN	22	-	-	50	10	10	-	50,000	-	-	-	-	-	-	-	-	BAL
UNDERWOOD	18	-	-	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
WABASSO	22	-	3	50	10	10	-	25,000	-	-	BAL	-	-	-	-	-	BAL
WANAMINGO	32	-	2	50	10	10	-	20,000	-	-	BAL	-	-	-	-	-	BAL
WANDA	20	-	2	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL
WELLS	25	-	3	50	10	10	-	100,000	-	-	-	-	-	-	-	-	BAL
WEST METRO	65	-	22	50	5	5	400,000	400,000	-	-	BAL	-	-	-	-	-	BAL
WILLIAMS	19	-	4	50	10	10	-	24,000	-	-	-	-	-	-	-	-	BAL
WINGER	13	-	-	50	10	10	-	10,000	-	-	BAL	-	-	-	-	-	BAL

\*Pension Amount = Amount is per year of service, except monthly plans where amount is per month.

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
WINTHROP	22	-	-	50	10	10	-	300,000	-	-	BAL	-	-	-	-	-	BAL
ZUMBROTA	29	-	-	50	10	10	-	75,000	-	-	BAL	-	-	-	-	-	BAL
<b><u>Lump Sum - \$ 10 or more, but less than \$100 per year of service</u></b>																	
CARSONVILLE	19	-	1	50	10	10	-	20,000	75	75	Y/S	-	-	-	-	75	Y/S
CLIMAX	19	-	-	50	10	10	-	10,000	25	-	-	-	-	-	-	-	-
FINLAYSON	20	-	5	50	10	10	-	10,000	50	50	Y/S	-	-	-	-	50	Y/S
LASALLE	19	-	-	50	10	10	-	10,000	25	25	Y/S	-	-	-	-	25	Y/S
NASSAU	17	-	-	55	20	10	-	10,000	25	-	-	-	-	-	-	25	Y/S
PEQUAYWAN	15	-	-	50	5	5	5,000	5,000	30	-	-	-	-	-	-	30	Y/S
REVERE	13	-	-	50	10	10	5,000	5,000	10	2	Y/S	-	-	-	-	5	Y/S
TAUNTON	14	-	1	55	10	10	10,000	10,000	80	-	-	10	WEEK	-	-	50	Y/S
<b><u>Lump Sum - \$ 100 or more, but less than \$200 per year of service</u></b>																	
BIGELOW	20	-	2	50	5	5	6,000	6,000	100	100	Y/S	-	-	-	-	100	Y/S
BLUFFTON	13	-	-	50	20	10	-	6,000	100	100	Y/S	-	-	-	-	100	Y/S
COTTON	18	-	3	50	5	5	-	20,000	100	100	Y/S	-	-	-	-	100	Y/S
DANVERS	14	-	-	50	10	10	5,000	5,000	175	175	Y/S	-	-	-	-	175	Y/S
DUMONT	20	-	2	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
ELBOW-TULABY LK	17	-	-	62	10	10	5,000	5,000	100	100	Y/S	-	-	-	-	100	Y/S
ELMER	15	-	1	60	5	5	-	50,000	100	-	-	-	-	-	-	100	Y/S
FEDERAL DAM	13	-	-	55	20	10	10,000	10,000	100	100	Y/S	-	-	-	-	100	Y/S
FLENSBURG	19	-	-	50	10	10	-	40,000	125	125	Y/S	-	-	-	-	125	Y/S
GENEVA	19	-	-	55	10	10	-	5,000	100	100	Y/S	-	-	-	-	100	Y/S
GOODLAND	19	-	2	50	5	5	-	7,000	140	140	Y/S	-	-	-	-	140	Y/S
LAKE HENRY	23	-	5	50	10	10	-	10,000	150	150	Y/S	-	-	-	-	150	Y/S
LISMORE	25	-	-	50	20	5	-	30,000	140	140	Y/S	100	WEEK	200	LUMP	140	Y/S
LUCAN	24	-	1	50	10	10	-	6,500	160	-	-	-	-	-	-	160	Y/S
LYND	14	-	-	50	20	20	-	10,000	100	-	-	-	-	-	-	100	Y/S
MCGRATH	16	-	4	50	5	5	-	10,000	100	100	Y/S	-	-	-	-	100	Y/S
MEADOWLANDS	12	-	1	50	5	5	-	3,000	100	100	Y/S	-	-	-	-	100	Y/S
MIDDLE RIVER	19	-	-	50	20	10	-	10,000	150	150	Y/S	100	WEEK	-	-	150	Y/S
SAINT LEO	18	-	4	50	10	10	-	10,000	175	175	WEEK	-	-	-	-	175	Y/S
<b><u>Lump Sum - \$ 200 or more, but less than \$300 per year of service</u></b>																	
ALMELUND	28	-	3	50	10	10	-	20,000	250	250	Y/S	-	-	-	-	250	Y/S
ALTURA	22	-	-	50	20	20	-	10,000	250	-	-	25	WEEK	-	-	250	Y/S
BLACKHOOF	19	-	3	50	10	10	7,000	7,000	250	250	Y/S	-	-	-	-	250	Y/S

\*Pension Amount = Amount is per year of service, except monthly plans where amount is per month.

NOTE: LUMP = Lump Sum MO = Month Y/S = Year of Service BAL = Balance of Account



**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
BOWLUS	21	-	1	50	20	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
BREITUNG	20	-	1	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	200	Y/S
BRIMSON	17	-	-	50	20	10	15,000	15,000	200	200	Y/S	-	-	-	-	200	Y/S
BROOK PARK	16	-	1	50	5	5	-	50,000	200	200	Y/S	-	-	-	-	200	Y/S
CAMPBELL	25	-	1	50	20	10	-	25,000	200	-	-	-	-	-	-	200	Y/S
CLIFTON	18	-	3	50	5	5	10,000	30,000	250	250	Y/S	-	-	-	-	250	Y/S
CROOKED LAKE	18	-	-	50	5	5	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
DARFUR	15	-	1	50	10	10	-	7,000	275	275	Y/S	20	DAY	-	-	275	Y/S
DENT	22	-	2	50	10	10	-	10,000	250	-	-	-	-	-	-	250	Y/S
DEXTER	20	-	2	50	10	10	-	10,000	225	225	Y/S	-	-	-	-	225	Y/S
ELLSWORTH	24	-	6	55	10	10	15,000	15,000	200	-	-	-	-	-	-	200	Y/S
ELROSA	30	-	5	55	5	5	-	20,000	250	250	Y/S	-	-	-	-	250	Y/S
GRANADA	19	-	2	50	10	10	-	35,000	250	-	-	-	-	-	-	250	Y/S
GRYGLA	20	-	1	50	10	10	-	20,000	200	200	Y/S	-	-	-	-	200	Y/S
HALSTAD	24	-	4	55	10	10	-	30,000	200	200	Y/S	-	-	-	-	200	Y/S
HANLEY FALLS	23	-	4	50	10	10	-	10,000	250	-	-	-	-	-	-	250	Y/S
HENDRUM	26	1	-	50	10	10	25,000	25,000	200	200	Y/S	-	-	-	-	200	Y/S
HEWITT	14	-	1	50	10	10	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
IONA	13	-	-	50	20	20	10,000	10,000	250	250	Y/S	-	-	-	-	250	Y/S
KARLSTAD	29	-	2	50	10	10	-	55,000	200	200	Y/S	-	-	-	-	200	Y/S
KENNEDY	19	-	-	50	10	10	-	20,000	250	250	Y/S	-	-	-	-	250	Y/S
LAKE BRONSON	18	-	-	50	10	10	-	8,000	200	20	Y/S	-	-	-	-	50	Y/S
LANCASTER	22	-	3	55	10	10	-	20,000	200	50	Y/S	-	-	-	-	50	Y/S
NEW MUNICH	20	-	-	50	10	10	-	7,000	215	215	Y/S	-	-	-	-	215	Y/S
NORTH STAR	16	-	4	50	5	5	5,000	5,000	200	-	-	-	-	-	-	200	Y/S
OSTRANDER	18	-	-	50	10	10	-	7,500	250	250	Y/S	-	-	-	-	250	Y/S
PORTER	25	-	3	55	10	10	-	20,000	225	135	Y/S	-	-	-	-	225	Y/S
SOLWAY RURAL	18	-	-	50	10	10	-	10,000	200	-	-	-	-	-	-	-	-
STURGEON LAKE	12	-	-	50	10	10	-	5,000	200	200	Y/S	-	-	-	-	200	Y/S
VILLARD	25	-	-	50	10	10	-	10,000	200	200	Y/S	-	-	-	-	100	Y/S
VINING	16	-	-	55	10	10	-	7,500	250	-	-	-	-	300	LUMP	-	-
WILMONT	24	-	4	50	10	10	-	10,000	250	250	Y/S	-	-	-	-	250	Y/S
WILSON	27	-	3	50	10	10	20,000	20,000	250	250	Y/S	-	-	-	-	250	Y/S

**Lump Sum - \$ 300 or more, but less than \$500 per year of service**

ADAMS	25	-	-	50	10	10	-	20,000	440	440	Y/S	-	-	-	-	440	Y/S
ALBORN	16	-	-	50	20	10	-	10,000	350	350	Y/S	-	-	-	-	350	Y/S
ALDEN	25	-	4	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
ALPHA	13	-	2	50	10	10	-	50,000	400	400	Y/S	-	-	-	-	400	Y/S
ASKOV	19	-	3	55	10	10	-	12,000	400	400	Y/S	-	-	-	-	400	Y/S

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**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
BALATON	22	-	4	50	10	10	15,000	15,000	450	450	Y/S	10	DAY	-	-	450	Y/S
BARRETT	19	-	1	55	10	10	-	10,000	400	-	-	-	-	-	-	400	Y/S
BEARDSLEY	20	-	-	50	20	20	-	7,500	325	325	Y/S	-	-	-	-	325	Y/S
BELLINGHAM	20	-	5	50	5	5	10,000	20,000	325	325	Y/S	-	-	-	-	400	Y/S
BELVIEW	18	-	7	50	10	10	-	25,000	400	400	Y/S	-	-	-	-	400	Y/S
BERTHA	20	-	1	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
BLOMKEST	16	-	2	55	10	10	-	20,000	400	-	-	-	-	-	-	320	Y/S
BOYD	19	-	4	50	10	10	-	15,000	320	320	Y/S	-	-	-	-	320	Y/S
BREVATOR	17	-	2	50	5	5	-	10,000	475	475	Y/S	-	-	-	-	475	Y/S
CANTON	20	-	1	50	20	10	-	10,000	350	50	Y/S	-	-	-	-	350	Y/S
CHANDLER	20	-	4	50	10	10	-	60,000	300	300	Y/S	-	-	-	-	300	Y/S
CHERRY	18	-	2	50	5	5	-	10,000	375	375	Y/S	-	-	-	-	375	Y/S
CHOKIO	21	-	3	50	10	10	-	20,000	425	300	Y/S	-	-	-	-	425	Y/S
CLARISSA	21	-	1	50	10	10	10,000	10,000	375	375	Y/S	-	-	-	-	375	Y/S
CLARKS GROVE	23	-	1	50	10	10	10,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
CLEMENTS	19	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	400	Y/S
CLINTON - Big Stone	21	-	3	50	10	10	-	10,000	400	400	Y/S	25	WEEK	-	-	400	Y/S
CLINTON - St Louis	19	-	1	50	10	10	-	15,000	400	400	Y/S	15	DAY	-	-	450	Y/S
COMFREY	24	-	-	50	10	10	-	200,000	450	450	Y/S	-	-	-	-	450	Y/S
COTTONWOOD	28	-	9	55	10	10	-	25,000	450	450	Y/S	-	-	-	-	450	Y/S
CURRIE	21	-	-	50	10	10	15,000	15,000	450	450	Y/S	-	-	-	-	325	Y/S
CYRUS	18	-	1	50	10	10	-	10,000	325	-	-	-	-	-	-	325	Y/S
DALTON	23	-	7	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
DELAVAN	18	-	1	50	5	5	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
DOVER	22	-	-	55	10	10	-	15,000	450	450	Y/S	-	-	-	-	450	Y/S
DUNNELL	15	-	-	50	10	10	-	100,000	450	450	Y/S	-	-	-	-	450	Y/S
EITZEN	25	-	3	50	10	10	-	50,000	350	350	Y/S	-	-	-	-	350	Y/S
ELIZABETH	23	-	-	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
ELLENDALE	21	-	3	50	5	5	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
EMMONS	26	-	1	50	10	10	2,500	50,000	450	-	-	-	-	-	-	450	Y/S
EVANSVILLE	26	-	1	50	10	10	-	10,000	320	320	Y/S	-	-	-	-	320	Y/S
FIFTY LAKES	28	-	-	50	5	5	-	30,000	400	400	Y/S	-	-	-	-	400	Y/S
FINLAND	11	-	4	50	5	5	-	30,000	400	400	Y/S	-	-	-	-	350	Y/S
FINLAND	19	-	-	50	10	10	-	10,000	350	-	-	-	-	-	-	450	Y/S
FORADA	26	-	2	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	400	Y/S
FREDENBERG	15	-	-	50	10	10	10,000	10,000	400	400	Y/S	-	-	-	-	300	Y/S
FRENCH TWP	31	-	1	50	10	10	15,000	15,000	300	300	Y/S	-	-	-	-	300	Y/S
FROST	25	-	2	50	10	10	-	12,000	325	325	Y/S	5	DAY	-	-	325	Y/S
GARVIN	25	-	2	50	10	10	-	25,000	400	400	Y/S	-	-	-	-	400	Y/S
GARVIN	16	-	1	50	5	5	-	20,000	400	200	Y/S	-	-	-	-	400	Y/S
GNESEN	26	-	1	50	10	10	-	20,000	400	200	Y/S	-	-	-	-	400	Y/S
GRACEVILLE	25	-	1	50	10	10	-	15,000	430	430	Y/S	-	-	-	-	430	Y/S
HANCOCK	25	-	2	50	10	10	-	100,000	300	-	-	-	-	-	-	100	Y/S

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**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
HANSKA	25	-	1	50	10	10	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
HARMONY	27	-	4	50	10	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
HARTLAND	23	-	-	50	10	10	-	25,000	425	425	Y/S	425	Y/S	-	-	425	Y/S
HERMAN	17	-	4	50	10	10	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
HILL CITY	26	-	4	50	10	10	100,000	100,000	330	330	Y/S	-	-	-	-	330	Y/S
HITTERDAL	15	-	2	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
HOFFMAN	21	-	3	50	10	10	-	20,000	350	350	Y/S	-	-	-	-	350	Y/S
HOVLAND	16	-	-	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
INDUSTRIAL	17	-	4	50	5	5	-	200,000	350	350	Y/S	-	-	-	-	350	Y/S
JASPER	24	-	2	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
JEFFERS	20	-	-	50	20	10	-	20,000	375	-	-	-	-	-	-	375	Y/S
KELLIHER	20	-	1	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
KETTLE RIVER	18	-	1	50	5	5	30,000	30,000	450	450	Y/S	-	-	-	-	450	Y/S
KILKENNY	20	-	2	50	10	10	-	60,000	400	400	Y/S	-	-	-	-	400	Y/S
LAKE KABETOGAMA	17	-	1	50	5	5	10,000	10,000	400	400	Y/S	-	-	-	-	400	Y/S
LAKEWOOD	26	-	-	50	20	20	-	50,000	450	450	Y/S	-	-	-	-	450	Y/S
LEAF VALLEY TWP	16	-	2	50	5	5	-	30,000	300	300	Y/S	-	-	-	-	300	Y/S
LEROY	24	-	5	50	10	10	-	15,000	300	300	Y/S	-	-	-	-	300	Y/S
LITTLEFORK	26	-	8	50	5	5	20,000	20,000	450	450	Y/S	-	-	-	-	450	Y/S
MABEL	20	-	-	50	10	10	-	10,000	375	250	Y/S	-	-	-	-	125	Y/S
MAHTOWA	18	1	1	50	5	5	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
MAKINEN	20	-	1	50	10	10	30,000	30,000	300	300	Y/S	-	-	-	-	300	Y/S
MANTORVILLE	18	-	6	50	10	10	-	20,000	480	480	Y/S	-	-	-	-	480	Y/S
MCINTOSH	19	-	-	50	10	10	-	20,000	450	450	Y/S	-	-	-	-	450	Y/S
MCKINLEY	12	-	3	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
MEDFORD	25	-	5	50	10	10	-	150,000	430	430	Y/S	-	-	-	-	430	Y/S
MIESVILLE	30	-	6	50	10	10	-	30,000	400	400	Y/S	-	-	-	-	400	Y/S
NEWFOLDEN	11	-	-	50	10	10	-	10,000	400	400	Y/S	200	WEEK	300	LUMP	-	-
NORTHOME	17	-	2	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
ODIN	14	-	-	50	10	10	-	10,000	400	-	-	15	WEEK	-	-	400	Y/S
OKABENA	18	-	1	55	5	5	-	15,000	350	350	Y/S	-	-	-	-	350	Y/S
ORMSBY	15	-	2	50	10	10	-	10,000	350	-	-	10	WEEK	-	-	350	Y/S
PALISADE	20	-	1	50	10	10	-	10,000	350	350	Y/S	100	WEEK	-	-	350	Y/S
PEMBERTON	24	-	-	50	20	10	-	10,000	350	-	Y/S	-	-	-	-	350	Y/S
PIKE-SANDY-BRITT	23	-	9	50	10	10	10,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
PRINSBURG	18	-	2	50	10	10	20,000	20,000	400	400	Y/S	-	-	-	-	400	Y/S
RED WING	26	-	5	55	10	10	30,000	30,000	300	300	Y/S	-	-	1,000	LUMP	300	Y/S
ROLLINGSTONE	25	-	2	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
ROSE CREEK	22	-	4	50	20	10	-	15,000	400	400	Y/S	-	-	-	-	400	Y/S
ROTHSAY	20	-	6	50	10	10	-	25,000	450	450	Y/S	-	-	-	-	450	Y/S
ROYALTON	23	-	1	50	10	10	-	15,000	475	475	Y/S	-	-	-	-	475	Y/S

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	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
RUSSELL	19	-	4	50	10	10	-	20,000	375	375	Y/S	-	-	-	-	375	Y/S
SANBORN	19	-	-	50	20	10	-	10,000	450	450	Y/S	-	-	-	-	450	Y/S
SHEVLIN	23	-	2	50	10	10	-	12,000	450	450	Y/S	-	-	-	-	450	Y/S
SQUAW LAKE	15	-	1	50	10	10	-	100,000	400	200	Y/S	-	-	-	-	250	Y/S
SAINT MARTIN	25	-	2	50	10	10	-	20,000	375	375	Y/S	-	-	-	-	6,500	LUMP
STEPHEN	26	2	2	50	10	10	-	20,000	350	-	-	-	-	-	-	350	Y/S
STORDEN	21	-	-	50	10	10	-	20,000	400	400	Y/S	-	-	-	-	400	Y/S
TOFTE	9	-	-	50	5	5	10,000	10,000	400	400	Y/S	-	-	-	-	400	Y/S
TOWER	21	-	-	50	10	10	-	10,000	350	100	Y/S	-	-	-	-	300	Y/S
UPSALA	18	-	4	50	10	10	10,000	10,000	350	350	Y/S	-	-	-	-	350	Y/S
VESTA	15	-	-	50	10	10	5,000	10,000	300	300	Y/S	-	-	-	-	300	Y/S
WALNUT GROVE	20	-	-	50	10	10	-	100,000	400	400	Y/S	-	-	-	-	400	Y/S
WARREN	24	-	3	50	5	5	50,000	50,000	425	425	Y/S	-	-	-	-	425	Y/S
WENDELL	20	-	-	50	10	10	-	10,000	300	300	Y/S	-	-	-	-	300	Y/S
WILLOW RIVER	19	-	1	50	10	10	-	10,000	400	400	Y/S	-	-	-	-	400	Y/S
WOOD LAKE	20	-	4	50	10	10	20,000	20,000	300	300	Y/S	-	-	-	-	300	Y/S
WOODSTOCK	16	-	-	50	10	10	-	15,000	325	325	Y/S	-	-	-	-	325	Y/S
WRENSHALL	24	-	2	50	10	10	-	15,000	350	350	Y/S	5	DAY	250	LUMP	350	Y/S
WRIGHT	17	-	4	50	5	5	10,000	10,000	320	320	Y/S	-	-	-	-	320	Y/S

**Lump Sum - \$ 500 or more, but less than \$1,000 per year of service**

ADRIAN	25	-	-	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
ALBERTVILLE	25	-	7	50	10	10	-	20,000	600	-	-	-	-	-	-	600	Y/S
AMBOY	21	-	2	50	10	10	-	15,000	500	100	Y/S	-	-	-	-	500	Y/S
ANNANDALE	20	-	14	50	5	5	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
ARGYLE	25	-	3	50	10	10	-	15,000	525	-	Y/S	-	-	-	-	525	Y/S
ARLINGTON	28	-	4	50	10	10	-	40,000	750	750	Y/S	-	-	-	-	750	Y/S
ATWATER	21	-	1	50	10	10	-	25,000	550	550	Y/S	-	-	-	-	550	Y/S
AUDUBON	24	-	3	50	5	5	20,000	25,000	750	750	Y/S	-	-	-	-	750	Y/S
AVON	23	-	1	50	10	10	-	20,000	850	850	Y/S	-	-	-	-	850	Y/S
BABBITT	26	-	3	50	5	5	-	40,000	850	850	Y/S	20	DAY	-	-	850	Y/S
BAGLEY	25	-	4	50	10	10	-	30,000	900	450	Y/S	-	-	-	-	900	Y/S
BALSAM	16	-	2	50	10	10	-	50,000	800	800	Y/S	-	-	-	-	800	Y/S
BARNESVILLE	25	-	4	50	10	10	-	40,000	875	875	Y/S	-	-	-	-	875	Y/S
BARNUM	25	1	2	50	10	10	-	250,000	600	600	Y/S	-	-	-	-	600	Y/S
BATTLE LAKE	20	-	1	50	10	10	2,000	25,000	900	900	Y/S	-	-	-	-	900	Y/S
BAUDETTE	21	-	3	50	10	10	-	45,000	800	350	Y/S	-	-	-	-	800	Y/S
BEAVER BAY	19	-	5	50	20	10	2,000	12,000	500	100	Y/S	5	DAY	-	-	500	Y/S
BEAVER CREEK	16	-	2	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
BELGRADE	25	-	1	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S

\*Pension Amount = Amount is per year of service, except monthly plans where amount is per month.

NOTE: LUMP = Lump Sum MO = Month Y/S = Year of Service BAL = Balance of Account

**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
BIGFORK	20	-	2	50	10	10	-	25,000	930	930	Y/S	-	-	-	-	930	Y/S
BIRD ISLAND	24	-	4	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
BIWABIK TWP	18	-	-	50	10	10	-	10,000	600	600	Y/S	-	-	-	-	600	Y/S
BRAHAM	24	-	8	50	7	7	-	30,000	800	800	Y/S	-	-	800	Y/S	800	Y/S
BRANDON	22	-	2	50	5	5	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
BRICELYN	21	-	1	55	10	10	15,000	15,000	500	500	Y/S	-	-	-	-	500	Y/S
BROOTEN	20	-	3	50	10	10	-	30,000	500	500	Y/S	-	-	-	-	500	Y/S
BROWERVILLE	22	-	3	50	10	10	-	20,000	500	400	Y/S	-	-	-	-	400	Y/S
BROWNS VALLEY	20	-	-	50	20	20	-	18,000	525	525	Y/S	-	-	-	-	525	Y/S
BROWNSDALE	20	-	-	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
BROWNTON	28	-	-	50	10	10	-	20,000	700	600	Y/S	-	-	-	-	700	Y/S
BUFFALO LAKE	25	-	1	50	10	10	-	30,000	625	625	Y/S	25	DAY	-	-	625	Y/S
BUHL	22	-	1	50	10	10	-	20,000	800	800	Y/S	2	DAY	-	-	800	Y/S
BUTTERFIELD	23	-	5	50	5	5	-	15,000	500	500	Y/S	5	DAY	-	-	500	Y/S
BYRON	29	-	9	50	5	5	30,000	30,000	700	700	Y/S	-	-	-	-	700	Y/S
CALEDONIA	30	-	4	50	10	10	-	200,000	700	700	Y/S	5	DAY	-	-	700	Y/S
CANOSIA TWP	17	-	3	50	10	10	200,000	200,000	500	500	Y/S	-	-	-	-	500	Y/S
CEYLON	23	-	3	50	10	10	-	15,000	500	-	-	50	WEEK	-	-	500	Y/S
CHATFIELD	25	-	2	50	5	5	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
CLARA CITY	20	-	-	50	5	5	-	40,000	750	750	Y/S	750	Y/S	-	-	-	-
CLAREMONT	17	-	5	50	10	10	-	50,000	500	500	Y/S	-	-	-	-	500	Y/S
CLARKFIELD	26	-	7	50	10	10	-	30,000	560	560	Y/S	-	-	-	-	560	Y/S
CLEAR LAKE	26	-	4	50	10	10	30,000	35,000	800	800	Y/S	-	-	-	-	800	Y/S
CLEARWATER	23	-	7	50	10	10	30,000	30,000	650	650	Y/S	-	-	-	-	650	Y/S
CLEVELAND	23	-	4	50	5	5	-	25,000	650	100	Y/S	-	-	-	-	650	Y/S
COLERAINE	20	-	3	50	5	5	20,000	20,000	900	900	Y/S	-	-	-	-	900	Y/S
COSMOS	20	-	6	50	5	5	-	17,000	650	650	Y/S	-	-	-	-	650	Y/S
COURTLAND	21	-	4	50	10	10	-	30,000	650	650	Y/S	-	-	-	-	650	Y/S
CROMWELL	19	-	2	50	20	10	-	15,000	700	300	Y/S	-	-	-	-	700	Y/S
CUYUNA	25	-	1	50	10	10	-	10,000	500	500	Y/S	-	-	-	-	500	Y/S
DANUBE	22	-	1	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
DAYTON	26	-	6	50	5	5	-	500,000	900	900	Y/S	-	-	-	-	900	Y/S
DEER CREEK	17	-	1	50	10	10	10,000	10,000	550	550	Y/S	-	-	-	-	550	Y/S
DEERWOOD	20	-	2	50	10	10	-	20,000	720	-	-	-	-	-	-	720	Y/S
EAGLE BEND	22	-	2	50	10	10	-	30,000	500	500	Y/S	-	-	-	-	500	Y/S
EASTON	24	-	1	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
ECHO	19	-	3	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
EDEN VALLEY	27	-	4	50	10	10	200,000	200,000	925	-	-	-	-	-	-	925	Y/S
EDGERTON	24	-	-	50	10	10	-	30,000	700	700	Y/S	-	-	-	-	700	Y/S
ELMORE	16	-	5	50	10	10	-	60,000	550	550	Y/S	-	-	-	-	550	Y/S
ELYSIAN	27	-	2	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S

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NOTE: LUMP = Lump Sum; MO = Month; Y/S = Year of Service; BAL = Balance of Account

**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
EMILY	20	-	5	50	10	10	-	20,000	535	-	-	-	-	-	-	535	Y/S
EYOTA	17	-	-	50	15	10	-	20,000	800	250	Y/S	5	DAY	-	-	800	Y/S
FERTILE	25	-	2	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
FORESTON	21	-	6	50	5	5	-	30,000	600	600	Y/S	-	-	-	-	600	Y/S
FRANKLIN	20	-	4	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
FRAZEE	22	-	4	50	5	5	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
FULDA	26	-	1	50	10	10	-	50,000	950	950	Y/S	-	-	-	-	950	Y/S
GARFIELD	24	-	3	50	10	10	25,000	25,000	700	700	Y/S	-	-	-	-	700	Y/S
GLENWOOD	27	-	-	50	10	10	-	44,000	900	900	Y/S	-	-	-	-	900	Y/S
GOOD THUNDER	26	-	5	50	5	5	20,000	40,000	950	-	-	100	WEEK	-	-	950	Y/S
GOODVIEW	29	-	6	50	8	8	-	50,000	650	650	Y/S	-	-	-	-	650	Y/S
GRAND MARAIS	25	-	1	50	10	10	-	30,000	825	825	Y/S	-	-	-	-	825	Y/S
GRAND MEADOW	23	-	7	50	10	10	-	25,000	720	720	Y/S	-	-	-	-	720	Y/S
GRANITE FALLS	26	-	2	50	10	10	40,000	40,000	850	850	Y/S	-	-	-	-	850	Y/S
GREEN ISLE	23	-	3	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
GREY EAGLE	18	-	7	50	5	5	-	20,000	500	100	Y/S	-	-	-	-	500	Y/S
GROVE CITY	18	-	6	50	10	10	-	25,000	675	675	Y/S	-	-	-	-	675	Y/S
HALLOCK	26	-	4	50	10	10	-	100,000	500	20	Y/S	-	-	-	-	50	Y/S
HAMBURG	29	-	1	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
HAMPTON	16	-	5	50	10	10	-	20,000	500	500	Y/S	-	-	-	-	500	Y/S
HANOVER	27	-	3	60	10	10	200,000	200,000	800	30	Y/S	20	DAY	-	-	800	Y/S
HAYWARD	24	-	2	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
HENDERSON	24	-	1	50	10	10	-	25,000	700	700	Y/S	-	-	-	-	700	Y/S
HENDRICKS	25	-	5	50	5	5	-	100,000	550	550	Y/S	-	-	-	-	550	Y/S
HENNING	24	-	-	50	5	5	-	22,000	600	600	Y/S	-	-	-	-	600	Y/S
HERON LAKE	21	-	-	55	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
HINCKLEY	24	-	5	50	10	10	-	100,000	650	650	Y/S	-	-	-	-	650	Y/S
HOUSTON	25	-	6	50	10	10	-	20,000	510	510	Y/S	-	-	-	-	510	Y/S
HOWARD LAKE	29	-	2	50	10	10	30,000	30,000	900	900	Y/S	-	-	-	-	900	Y/S
IRONTON	24	-	5	50	10	10	-	20,000	500	-	-	-	-	-	-	500	Y/S
ISLE	24	-	1	50	10	10	-	25,000	842	842	Y/S	-	-	-	-	842	Y/S
JANESVILLE	25	-	1	50	10	10	-	17,000	850	850	Y/S	-	-	-	-	850	Y/S
KANDIYOHI	21	-	2	50	5	5	25,000	25,000	600	-	-	-	-	-	600	Y/S	
KASOTA	21	-	-	50	10	10	-	30,000	600	600	Y/S	10	WEEK	-	-	600	Y/S
KELLOGG	29	-	1	50	10	10	-	25,000	550	550	Y/S	-	-	-	-	550	Y/S
KENSINGTON	24	-	1	50	10	10	-	10,000	500	-	-	-	-	-	-	-	-
KIMBALL	25	-	2	50	10	10	-	25,000	680	680	Y/S	-	-	-	-	680	Y/S
KINNEY	25	-	6	50	10	10	-	20,000	500	500	Y/S	2	DAY	-	-	500	Y/S
LAFAYETTE	23	-	6	50	10	10	-	40,000	650	-	-	-	-	-	-	650	Y/S
LAKE BENTON	23	-	2	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
LAKE PARK	24	-	-	50	10	10	-	15,000	525	525	Y/S	-	-	-	-	525	Y/S

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**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
LAMBERTON	20	-	2	50	10	10	-	20,000	650	650	Y/S	-	-	-	-	650	Y/S
LANESBORO	20	-	2	50	10	10	10,000	15,000	525	-	-	-	-	-	-	-	-
LESTER PRAIRIE	30	-	-	50	20	10	-	35,000	700	-	-	20	WEEK	250	LUMP	700	Y/S
LEWISVILLE	18	-	-	50	20	10	50,000	50,000	500	-	-	100	WEEK	-	-	500	Y/S
LOWRY	22	-	4	50	10	10	-	22,000	550	100	Y/S	-	-	-	-	550	Y/S
LUTSEN	15	-	-	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
MADELIA	27	-	5	50	10	10	-	100,000	700	600	Y/S	-	-	-	-	700	Y/S
MADISON	24	-	1	50	10	10	35,000	35,000	800	800	Y/S	10	DAY	-	-	-	-
MADISON LAKE	23	-	6	50	10	10	-	25,000	700	-	-	-	-	-	-	700	Y/S
MAHNOMEN	23	-	3	50	10	10	-	250,000	800	800	Y/S	-	-	-	-	800	Y/S
MAPLE LAKE	32	-	-	50	10	10	50,000	50,000	850	850	Y/S	-	-	-	-	850	Y/S
MAPLEVIEW	17	-	-	50	20	5	20,000	20,000	500	500	Y/S	-	-	-	-	500	Y/S
MARBLE	22	-	2	50	10	10	20,000	20,000	850	850	Y/S	10	WEEK	-	-	850	Y/S
MAYNARD	19	-	1	50	10	10	75,000	75,000	600	600	Y/S	-	-	-	-	150	Y/S
MCDAVITT	20	-	6	50	10	10	20,000	20,000	700	700	Y/S	-	-	-	-	700	Y/S
MELROSE	30	-	5	50	10	10	-	250,000	900	900	Y/S	-	-	-	-	900	Y/S
MENAHGA	20	-	3	55	10	10	-	100,000	750	750	Y/S	-	-	250	Y/S	750	Y/S
MILTONA	21	-	4	50	10	10	-	15,000	500	500	Y/S	-	-	-	-	500	Y/S
MINNEOTA	26	-	3	50	10	10	-	40,000	745	745	Y/S	25	WEEK	-	-	745	Y/S
MISSION TWP	13	-	3	50	5	5	10,000	10,000	850	850	Y/S	-	-	-	-	850	Y/S
MONTGOMERY	30	-	5	55	10	10	200,000	200,000	900	-	-	-	-	-	-	900	Y/S
MOOSE LAKE	25	-	4	50	10	10	30,000	30,000	750	750	Y/S	-	-	200	LUMP	750	Y/S
MORTON	21	-	7	50	10	5	-	50,000	560	560	Y/S	-	-	-	-	560	Y/S
NEVIS	23	-	1	50	10	10	5,000	40,000	750	750	Y/S	-	-	-	-	750	Y/S
NEW GERMANY	24	-	3	50	10	10	-	30,000	900	900	Y/S	-	-	-	-	900	Y/S
NEW RICHLAND	23	-	2	50	10	10	-	25,000	700	700	Y/S	-	-	-	-	700	Y/S
NEW YORK MILLS	22	-	2	50	10	10	-	15,000	650	650	Y/S	-	-	-	-	650	Y/S
NICOLLET	21	-	3	50	5	5	-	30,000	800	-	-	-	-	-	-	-	-
NORW /YOUNG AMER	35	-	13	50	10	10	-	60,000	925	925	Y/S	-	-	-	-	925	Y/S
OGILVIE	22	-	1	50	10	10	-	100,000	500	500	Y/S	-	-	-	-	500	Y/S
OLIVIA	24	-	3	50	10	10	-	50,000	850	850	Y/S	-	-	-	-	850	Y/S
ORONOCO	17	-	-	50	10	10	-	15,000	500	-	-	-	-	-	-	500	Y/S
ORR	16	-	-	50	10	10	-	10,000	650	650	Y/S	-	-	-	-	650	Y/S
ORTONVILLE	30	-	4	50	10	10	-	100,000	800	800	Y/S	-	-	-	-	800	Y/S
OTTERTAIL	28	-	5	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
PENNOCK	19	-	5	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
PILLAGER	19	-	5	50	10	10	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
PLATO	26	-	5	50	5	5	-	50,000	913	913	Y/S	-	-	-	-	913	Y/S
PRESTON	24	-	2	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
RANDALL	25	-	1	50	10	10	-	40,000	750	750	Y/S	-	-	-	-	750	Y/S
RAYMOND	19	1	-	50	10	10	-	15,000	525	525	Y/S	-	-	-	-	525	Y/S

NOTE: LUMP = Lump Sum MO = Month Y/S = Year of Service BAL = Balance of Account

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**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
RENVILLE	24	-	1	50	10	10	-	20,000	700	700	Y/S	-	-	-	-	700	Y/S
RICE	19	-	3	50	5	5	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
RICHMOND	24	-	2	50	10	10	200,000	200,000	750	750	Y/S	-	-	-	-	750	Y/S
ROCKVILLE	25	-	3	50	20	10	-	30,000	775	775	Y/S	30	DAY	-	-	775	Y/S
RUTHTON	12	-	4	50	10	10	-	15,000	500	-	-	-	-	-	-	500	Y/S
SABIN-ELMWOOD	15	-	7	50	10	10	12,500	12,500	600	600	Y/S	-	-	-	-	600	Y/S
SACRED HEART	25	-	4	50	10	10	-	20,000	560	-	-	-	-	-	-	560	Y/S
SAUK CENTRE	28	-	2	50	10	10	50,000	50,000	975	975	Y/S	-	-	-	-	975	Y/S
SCANDIA VALLEY	18	-	1	50	10	10	20,000	30,000	800	800	Y/S	-	-	-	-	800	Y/S
SCANLON	15	-	7	50	10	10	15,000	15,000	800	-	-	-	-	-	-	800	Y/S
SCHROEDER	10	-	1	50	10	10	15,000	15,000	800	800	Y/S	-	-	-	-	800	Y/S
SEBEKA	20	-	2	50	10	10	-	30,000	850	850	Y/S	-	-	-	-	850	Y/S
SHERBURN	22	-	2	50	10	10	-	150,000	850	850	Y/S	75	WEEK	-	-	850	Y/S
SILVER BAY	22	-	4	50	10	10	-	30,000	800	800	Y/S	-	-	-	-	800	Y/S
SILVER LAKE	28	-	4	50	10	10	-	25,000	550	550	Y/S	-	-	-	-	550	Y/S
SOLWAY TWP	14	-	5	50	10	10	10,000	12,500	550	550	Y/S	-	-	-	-	550	Y/S
SOUTH HAVEN	20	-	1	50	5	5	20,000	30,000	600	600	Y/S	-	-	-	-	600	Y/S
SPRING GROVE	25	-	4	50	10	10	-	20,000	550	-	-	20	DAY	-	-	550	Y/S
SPRING VALLEY	24	-	4	50	5	5	-	50,000	885	885	Y/S	-	-	-	-	885	Y/S
SPRINGFIELD	25	-	4	50	10	10	-	50,000	850	850	Y/S	15	DAY	-	-	850	Y/S
SAINT CHARLES	25	-	3	50	10	10	-	50,000	900	900	Y/S	-	-	-	-	900	Y/S
SAINT CLAIR	24	-	7	50	10	10	50,000	50,000	800	800	Y/S	-	-	-	-	800	Y/S
SAINT STEPHEN	23	-	2	50	10	10	-	50,000	850	850	Y/S	-	-	-	-	850	Y/S
STACY-LENT	28	-	5	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	750	Y/S
STARBUCK	23	-	1	50	10	10	-	20,000	550	550	Y/S	-	-	-	-	550	Y/S
STEWART	22	-	4	50	10	10	-	34,000	900	900	Y/S	-	-	-	-	900	Y/S
STEWARTVILLE	28	-	2	50	10	10	-	40,000	975	975	Y/S	-	-	-	-	975	Y/S
TACONITE	14	-	4	50	10	10	-	15,000	600	-	-	5	DAY	-	-	600	Y/S
THOMSON	33	-	3	50	10	10	-	40,000	900	-	-	-	-	-	-	900	Y/S
TRIMONT	24	-	5	50	10	10	-	25,000	700	700	Y/S	-	-	-	-	700	Y/S
TRUMAN	25	-	1	50	10	10	-	25,000	650	650	Y/S	-	-	-	-	650	Y/S
TWIN VALLEY	24	-	6	50	10	10	-	50,000	500	500	Y/S	-	-	-	-	500	Y/S
TYLER	23	-	2	50	10	10	-	25,000	500	500	Y/S	-	-	-	-	500	Y/S
VERNDALE	22	-	3	50	5	5	40,000	40,000	900	900	Y/S	-	-	-	-	900	Y/S
WALDORF	26	-	5	50	10	10	-	50,000	500	-	-	-	-	-	-	500	Y/S
WARBA-FEELY-SAGO	15	-	1	50	15	5	-	10,000	500	-	-	-	-	-	-	500	Y/S
WARROAD	29	-	-	50	10	10	15,000	15,000	550	550	Y/S	-	-	-	-	550	Y/S
WATERVILLE	20	-	2	50	10	5	-	25,000	800	800	Y/S	-	-	-	-	800	Y/S
WATKINS	25	-	-	50	10	10	-	25,000	625	625	Y/S	-	-	-	-	625	Y/S
WATSON	15	-	1	50	10	10	-	20,000	600	600	Y/S	-	-	-	-	600	Y/S
WELCOME	22	-	2	50	10	10	100,000	100,000	600	600	Y/S	-	-	-	-	600	Y/S

\*Pension Amount = Amount is per year of service, except monthly plans where amount is per month.

NOTE: LUMP = Lump Sum MO = Month Y/S = Year of Service BAL = Balance of Account



**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
WEST CONCORD	23	-	2	50	5	5	40,000	40,000	650	650	Y/S	-	-	-	-	650	Y/S
WESTBROOK	20	-	1	50	10	10	-	15,000	550	-	-	-	-	-	-	550	Y/S
WINNEBAGO	21	-	4	50	10	10	-	20,000	625	625	Y/S	-	-	-	-	625	Y/S
WOLF LAKE	21	-	5	55	10	10	-	20,000	550	-	-	30	DAY	1,000	LUMP	550	Y/S
WYKOFF	18	-	2	50	10	10	-	25,000	600	600	Y/S	-	-	-	-	600	Y/S
WYOMING	28	-	2	50	10	10	25,000	25,000	500	500	Y/S	-	-	-	-	500	Y/S
ZUMBRO FALLS	20	-	1	50	10	10	-	25,000	750	750	Y/S	-	-	-	-	500	Y/S
<b>Lump Sum - \$1,000 or more, but less than \$1,500 per year of service</b>																	
AITKIN	32	-	1	50	10	10	-	50,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
AURORA	25	-	5	50	10	10	-	500,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
BELLE PLAINE	27	-	3	50	10	10	30,000	45,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
BIG LAKE	29	-	5	50	5	5	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
BIWABIK	20	-	2	50	10	10	-	50,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
BLOOMING PRAIRIE	27	-	2	50	10	10	-	50,000	1,075	1,075	Y/S	-	-	-	-	1,075	Y/S
BLUE EARTH	30	-	1	50	10	10	-	100,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
BOVEY	18	-	3	50	10	10	-	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
BRECKENRIDGE	30	-	4	50	10	10	-	50,000	1,000	1,000	Y/S	5	DAY	-	-	1,000	Y/S
CALUMET	16	-	5	50	10	10	25,000	25,000	1,000	-	-	-	-	-	-	1,000	Y/S
CANBY	23	-	6	50	10	10	60,000	60,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
CANNON FALLS	30	-	1	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
CARLOS	23	-	6	50	10	10	-	55,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
CARLTON	22	-	6	50	10	10	200,000	200,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
CENTER CITY	22	-	3	50	10	10	5,000	25,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
CLEARBROOK	18	-	5	50	10	10	-	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
COKATO	23	-	3	50	5	5	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
COOK	20	-	-	50	20	10	-	40,000	1,400	-	-	-	-	-	-	1,400	Y/S
CROOKSTON	28	-	6	55	10	10	-	70,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
DAWSON	25	-	4	50	5	5	45,000	50,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
DEER RIVER	24	-	3	50	10	10	-	35,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
DODGE CENTER	19	-	-	50	10	10	250,000	250,000	1,000	-	-	-	-	-	-	1,000	Y/S
EAGLE LAKE	25	-	-	50	10	10	-	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
FAIRFAX	24	-	4	55	5	5	-	400,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
FOLEY	23	-	2	50	10	10	-	50,000	1,375	-	-	-	-	-	-	1,375	Y/S
GAYLORD	25	-	3	50	10	10	-	60,000	1,250	1,250	Y/S	-	-	-	-	1,250	Y/S
GREENWOOD	21	-	-	50	5	5	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HACKENSACK	19	-	1	50	10	10	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HAYFIELD	24	-	5	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HECTOR	23	-	2	50	10	10	35,000	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
HIBBING	22	-	5	50	5	5	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S

\*Pension Amount = Amount is per year of service, except monthly plans where amount is per month.

NOTE: LUMP = Lump Sum MO = Month Y/S = Year of Service BAL = Balance of Account

**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
HOYT LAKES	18	-	4	50	5	5	-	1,000,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
IDEAL	22	-	1	50	10	10	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
JORDAN	30	-	1	50	10	10	55,000	55,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
KASSON	27	-	5	50	10	10	-	35,000	1,065	1,065	Y/S	-	-	-	-	1,065	Y/S
KEEWATIN	20	-	4	50	10	10	-	40,000	1,300	1,300	Y/S	10	DAY	-	-	1,300	Y/S
LAKE CRYSTAL	25	-	4	50	10	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LAKEFIELD	25	-	1	50	10	10	85,000	85,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LEWISTON	32	-	-	50	5	5	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LEXINGTON	16	-	6	50	10	10	-	50,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
LINWOOD	24	-	6	50	10	10	-	45,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
LONSDALE	25	-	6	50	10	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MAPLETON	25	-	6	50	10	10	-	60,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
MAYER	15	-	9	50	10	10	-	30,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
MCGREGOR	24	-	4	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MINNESOTA LAKE	24	-	4	50	5	5	-	50,000	1,050	-	-	-	-	-	-	1,050	Y/S
MONTEVIDEO	32	-	-	50	10	10	500,000	500,000	1,200	1,200	Y/S	100	WEEK	-	-	1,200	Y/S
MONTROSE	21	-	1	50	10	10	-	20,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MORA	27	-	3	55	10	10	-	250,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
MORGAN	23	-	1	50	10	10	-	250,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
MORRIS	31	-	-	50	15	15	-	55,000	1,125	1,125	Y/S	-	-	-	-	1,125	Y/S
MOTLEY	16	-	10	50	10	10	-	30,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
MOUNTAIN IRON	20	-	1	50	10	10	-	40,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
MOUNTAIN LAKE	24	-	1	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
NASHWAUK	24	-	2	50	10	10	-	35,000	1,000	1,000	Y/S	-	-	4,000	LUMP	1,000	Y/S
NEW LONDON	23	-	-	50	10	10	-	30,000	1,125	-	-	-	-	-	-	1,125	Y/S
NEW MARKET	21	-	6	50	10	10	40,000	40,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
NEW SCANDIA TWP	25	-	2	50	10	10	-	35,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
ONAMIA	20	-	3	50	10	10	-	100,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
PAYNESVILLE	24	-	1	50	20	10	-	350,000	1,050	1,050	Y/S	-	-	-	-	1,050	Y/S
PELICAN RAPIDS	24	-	2	50	10	10	25,000	55,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
PEQUOT LAKES	25	-	3	50	10	10	-	40,000	1,350	1,350	Y/S	-	-	-	-	1,350	Y/S
PERHAM	35	-	7	50	10	10	50,000	50,000	1,150	-	-	-	-	-	-	1,150	Y/S
PIERZ	27	-	2	50	12	12	40,000	100,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
PINE ISLAND	26	-	4	50	10	10	-	100,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
PROCTOR	20	-	1	50	20	10	30,000	30,000	1,100	1,100	Y/S	10	DAY	-	-	1,100	Y/S
REMER	18	-	-	50	10	10	-	30,000	1,200	-	-	-	-	-	-	1,200	Y/S
RICE LAKE	28	-	2	50	10	10	-	50,000	1,300	-	-	-	-	-	-	1,000	Y/S
ROGERS	24	1	3	50	10	10	-	50,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
ROSEAU	27	-	3	50	10	10	-	100,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
RUSH CITY	30	-	7	50	10	10	30,000	40,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SARTELL	30	-	3	50	10	10	50,000	50,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S

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NOTE: LUMP = Lump Sum MO = Month Y/S = Year of Service BAL = Balance of Account

**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
SLAYTON	28	-	3	50	5	5	-	35,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
SLEEPY EYE	32	-	2	55	10	10	700,000	700,000	1,450	1,450	Y/S	-	-	-	-	1,450	Y/S
SPICER	23	-	3	50	10	10	-	40,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
SAINT ANTHONY	21	-	5	50	10	10	-	60,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
SAINT CLOUD TWP	24	-	8	50	5	5	-	55,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
SAINT JAMES	34	-	3	55	10	10	-	50,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
STAPLES	25	-	5	50	10	10	-	30,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
TAYLORS FALLS	25	-	3	50	10	10	-	60,000	1,000	1,000	Y/S	-	-	-	-	1,000	Y/S
TRACY	24	-	5	50	5	5	30,000	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
VICTORIA	25	-	7	50	5	5	-	40,000	1,300	1,300	Y/S	-	-	-	-	1,300	Y/S
WABASHA	27	-	1	50	10	10	35,000	50,000	1,200	1,200	Y/S	-	-	-	-	1,200	Y/S
WAITE PARK	23	-	1	50	10	10	1,000	50,000	1,100	1,100	Y/S	-	-	-	-	1,100	Y/S
WALKER	22	-	2	50	10	10	-	50,000	1,250	1,250	Y/S	100	WEEK	1,000	LUMP	1,250	Y/S
WATERTOWN	28	-	5	50	10	10	-	50,000	1,330	1,330	Y/S	-	-	3,000	LUMP	1,330	Y/S
WINSTED	30	-	4	50	10	10	-	40,000	1,000	100	Y/S	-	-	-	-	1,000	Y/S
<b>Lump Sum - \$1,500 or more, but less than \$2,000 per year of service</b>																	
ALBERT LEA TWP	15	5	3	50	5	5	-	30,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
BECKER	34	-	3	50	10	10	-	90,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
BUFFALO	29	-	1	50	10	10	-	250,000	1,800	1,800	Y/S	700	Y/S	-	-	1,800	Y/S
CAMBRIDGE	23	-	-	50	10	10	-	60,000	1,800	1,800	Y/S	25	DAY	-	-	1,800	Y/S
CASS LAKE	22	-	3	50	10	10	-	50,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
CHISAGO CITY	23	-	3	50	5	5	-	60,000	1,950	1,950	Y/S	-	-	-	-	1,950	Y/S
CHISHOLM	28	-	2	50	10	10	-	200,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
COHASSET	23	-	2	50	10	10	-	500,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
COLD SPRING	30	-	2	50	10	10	-	70,000	1,550	-	-	-	-	-	-	1,550	Y/S
DASSEL	28	-	6	50	5	5	60,000	60,000	1,800	1,800	Y/S	-	-	-	-	1,800	Y/S
DELANO	27	-	5	50	5	5	-	40,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
ELY	28	-	-	50	10	10	-	75,000	1,500	1,500	Y/S	10	DAY	-	-	1,500	Y/S
GARRISON	21	-	3	50	10	10	-	45,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
HAMEL	25	-	8	50	10	10	-	60,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
HUGO	20	-	6	50	10	10	-	50,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
ISANTI	29	-	5	50	10	10	-	75,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
JACKSON	28	-	8	50	5	5	-	70,000	1,500	-	-	42	WEEK	-	-	1,500	Y/S
LE SUEUR	26	-	-	50	10	10	50,000	75,000	1,750	250	Y/S	-	-	-	-	1,750	Y/S
LINDSTROM	23	-	6	50	5	5	-	80,000	1,900	1,900	Y/S	-	-	-	-	1,900	Y/S
LITCHFIELD	30	-	3	50	10	10	-	70,000	1,650	1,650	Y/S	8	DAY	-	-	1,650	Y/S
LITTLE FALLS	29	-	1	50	10	10	-	65,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
LONG PRAIRIE	22	-	1	50	10	10	50,000	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
LUVERNE	37	9	1	50	10	10	-	50,000	1,700	-	-	-	-	-	-	1,700	Y/S

**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
MAPLE PLAIN	29	-	8	50	10	10	-	80,000	1,500	1,500	Y/S	50	WEEK	-	-	1,500	Y/S
NEW PRAGUE	30	5	3	50	10	10	-	75,000	1,850	1,850	Y/S	-	-	-	-	1,850	Y/S
NISSWA	26	-	-	50	10	10	-	40,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
NORTH BRANCH	26	-	7	50	10	10	-	100,000	1,750	1,750	Y/S	-	-	-	-	1,750	Y/S
OSAKIS	19	-	1	50	10	10	-	50,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
OSSEO	24	-	1	50	10	10	-	50,000	1,532	1,532	Y/S	-	-	-	-	1,532	Y/S
PINE RIVER	24	-	4	50	5	5	-	70,000	1,600	1,600	Y/S	-	-	6,000	LUMP	1,600	Y/S
SAINT PAUL PARK	27	-	5	50	10	10	-	100,000	1,600	1,600	Y/S	-	-	-	-	1,600	Y/S
SAINT JOSEPH	29	-	3	50	10	10	-	70,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S
SAINT PETER	34	6	-	50	5	5	-	100,000	1,800	1,800	Y/S	20	DAY	-	-	1,800	Y/S
TWO HARBORS	20	-	3	50	5	5	-	50,000	1,850	1,850	Y/S	-	-	-	-	1,850	Y/S
WACONIA	35	-	6	50	10	10	-	150,000	1,700	1,700	Y/S	-	-	-	-	1,700	Y/S
WADENA	20	-	-	50	10	10	-	50,000	1,530	1,530	Y/S	-	-	-	-	1,530	Y/S
WAYZATA	29	-	4	50	10	10	-	120,000	1,500	1,500	Y/S	-	-	-	-	1,500	Y/S

**Lump Sum - \$2,000 or more, but less than \$2,500 per year of service**

CATARACT	36	-	3	50	10	10	-	350,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
EAST BETHEL	24	-	8	50	10	10	-	100,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
EAST GRAND FORKS	32	-	2	50	5	5	750,000	750,000	2,200	2,200	Y/S	-	-	-	-	2,200	Y/S
HAM LAKE	32	-	5	50	5	5	100,000	100,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
HERMANTOWN	37	-	7	50	10	10	10,000	85,000	2,050	2,050	Y/S	-	-	-	-	2,050	Y/S
INTERNATIONAL FLS	24	-	4	50	5	5	-	65,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
LAKE CITY	22	-	-	50	10	10	-	250,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
LAKE ELMO	24	-	3	50	10	10	-	150,000	2,200	-	-	-	-	-	-	2,200	Y/S
LONG LAKE	27	-	7	50	10	10	-	500,000	2,021	2,021	Y/S	-	-	-	-	2,021	Y/S
MAHTOMEDI	33	-	6	50	10	10	-	100,000	2,450	2,450	Y/S	-	-	-	-	2,450	Y/S
MILACA	18	-	6	50	5	5	-	75,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
MONTICELLO	29	-	1	50	10	10	-	70,000	2,025	2,025	Y/S	-	-	-	-	2,025	Y/S
NORTH MANKATO	29	-	9	50	5	5	70,000	70,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
PARK RAPIDS	23	-	2	50	10	10	10,000	75,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
REDWOOD FALLS	30	-	5	50	10	10	-	100,000	2,245	2,245	Y/S	-	-	-	-	2,245	Y/S
SAINT BONIFACIUS	18	-	2	50	10	10	500,000	500,000	2,000	2,000	Y/S	-	-	-	-	2,000	Y/S
THIEF R FALLS FIRE	25	-	1	50	10	10	-	80,000	2,000	500	Y/S	14	DAY	1,500	LUMP	500	Y/S
VADNAIS HEIGHTS	35	-	10	50	5	5	-	100,000	2,150	2,150	Y/S	-	-	-	-	2,150	Y/S
WASECA	36	-	5	50	10	10	100,000	100,000	2,100	2,100	Y/S	35	DAY	1,500	LUMP	2,100	Y/S
WINDOM	28	-	3	55	10	10	-	100,000	2,000	1,800	Y/S	-	-	-	-	1,800	Y/S

**Lump Sum - \$2,500 or more, but less than \$3,000 per year of service**

BEMIDJI PIONEER	39	-	3	50	10	10	-	180,000	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
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\*Pension Amount = Amount is per year of service, except monthly plans where amount is per month.

NOTE: LUMP = Lump Sum MO = Month Y/S = Year of Service BAL = Balance of Account

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**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
ELK RIVER	31	4	-	50	5	5	-	200,000	2,900	2,900	Y/S	-	-	-	-	2,900	Y/S
FERGUS FALLS	35	-	9	50	10	10	-	150,000	2,700	2,700	Y/S	-	-	-	-	2,700	Y/S
INVER GROVE HTS	43	-	12	50	10	10	25,000	200,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
LITTLE CANADA	35	-	2	50	10	10	140,000	140,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
MAPLEWOOD	119	-	35	50	10	10	500,000	500,000	2,900	2,900	Y/S	-	-	-	-	2,900	Y/S
NEWPORT	23	-	16	50	10	10	85,000	85,000	2,500	2,500	Y/S	-	-	-	-	2,500	Y/S
NORTH ST PAUL	28	-	3	50	10	10	-	125,000	2,700	2,700	Y/S	-	-	-	-	2,700	Y/S
OAKDALE	47	-	4	50	10	10	-	150,000	2,800	2,800	Y/S	-	-	-	-	2,800	Y/S
PRINCETON	36	-	7	50	10	10	-	100,000	2,700	2,700	Y/S	-	-	-	-	1,425	Y/S
PRIOR LAKE	41	-	7	50	10	10	125,000	125,000	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
ROSEMOUNT	34	-	5	50	10	10	-	100,000	2,600	2,600	Y/S	-	-	-	-	2,600	Y/S
SAUK RAPIDS	29	-	1	50	10	10	-	100,000	2,600	2,600	Y/S	35	WEEK	-	-	2,600	Y/S
<b>Lump Sum - \$3,000 or more, but less than \$3,500 per year of service</b>																	
CENTENNIAL	50	-	14	50	10	10	-	150,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
FOREST LAKE	28	-	3	50	5	5	-	110,000	3,400	3,400	Y/S	-	-	-	-	3,400	Y/S
HASTINGS	50	-	4	50	5	5	-	1,000,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
MARSHALL	45	-	6	50	5	5	300,000	300,000	3,375	3,375	Y/S	25	DAY	-	-	3,375	Y/S
OWATONNA	29	-	3	50	10	10	-	150,000	3,000	3,000	Y/S	-	-	-	-	3,000	Y/S
SHAKOPEE	41	-	4	50	5	5	150,000	175,000	3,347	3,347	Y/S	-	-	-	-	3,347	Y/S
WILLMAR	44	-	3	50	10	10	-	200,000	3,100	3,100	Y/S	-	-	-	-	3,100	Y/S
<b>Lump Sum - \$3,500 or more per year of service</b>																	
ALEXANDRIA	30	-	4	50	10	10	-	340,000	4,400	4,400	Y/S	-	-	-	-	4,400	Y/S
BAYPORT	24	-	3	50	10	10	-	200,000	4,250	4,250	Y/S	-	-	-	-	4,250	Y/S
BRAINERD	39	-	3	50	10	10	-	300,000	5,500	5,500	Y/S	12	DAY	-	-	5,500	Y/S
EXCELSIOR	30	-	10	50	10	10	-	230,000	4,400	4,400	Y/S	-	-	-	-	4,400	Y/S
GOLDEN VALLEY	51	-	16	50	10	10	500,000	500,000	5,500	5,500	Y/S	315	WEEK	1,500	LUMP	5,500	Y/S
GRAND RAPIDS	25	-	2	50	10	10	150,000	150,000	4,000	4,000	Y/S	55	DAY	-	-	4,000	Y/S
HOPKINS	36	-	11	50	5	5	300,000	300,000	4,100	4,100	Y/S	-	-	-	-	4,100	Y/S
LAKEVILLE	72	-	8	50	7	7	500,000	500,000	4,000	4,000	Y/S	-	-	-	-	4,000	Y/S
NORTHFIELD	31	-	2	50	5	5	-	200,000	5,500	5,500	Y/S	-	-	-	-	5,500	Y/S
STILLWATER	33	-	5	50	5	5	150,000	250,000	3,500	3,500	Y/S	5	DAY	-	-	3,500	Y/S
WOODBURY	59	-	25	50	5	5	-	350,000	4,000	4,000	Y/S	40	DAY	-	-	4,000	Y/S
<b>Monthly Service</b>																	
CHASKA	39	23	8	50	15	15	350,000	350,000	20.5	20	MO	-	-	4,000	LUMP	20	MO
HUTCHINSON	38	40	8	50	10	10	-	170,000	9	50	Y/S	-	-	-	-	5,000	LUMP

NOTE: LUMP = Lump Sum; MO = Month; Y/S = Year of Service; BAL = Balance of Account

**Table 6**  
**Volunteer Firefighters Relief Associations**  
**Summary of Data on Relief Association Membership and Bylaw Provisions for the Year Ended December 31, 1999**

Name of Association	Number of Members			Minimum Retirement Age	Minimum Years		Faithful Performance Bond		Pension Amount*	Long-Term Disability		Short-Term Disability		Funeral Benefit		Survivor Benefit	
	Active	Retired	Deferred		Active Service	Active Membership	Secretary	Treasurer		Amount	Type	Amount	Type	Amount	Type	Amount	Type
MOUND	34	30	7	50	20	20	-	350,000	25.5	-	-	-	-	3,000	LUMP	25	MO
PINE CITY	30	23	2	50	10	10	10,000	80,000	5.83	-	-	-	-	1,500	LUMP	-	-
SPRING LAKE PARK	67	37	9	50	15	15	-	500,000	27	27	MO	25	DAY	4,000	LUMP	27	MO
<b>Monthly/Lump Sum Combination</b>																	
APPLE VALLEY	66	18	-	50	5	5	-	400,000	3,500	-	-	-	-	-	-	3,500	Y/S
BENSON	31	16	3	50	10	10	-	45,000	800	800	Y/S	-	-	-	-	800	Y/S
BROOKLYN CENTER	39	30	6	50	10	10	500,000	500,000	5,000	-	-	-	-	2,500	LUMP	26	MO
CHANHASSEN	43	10	5	50	10	10	200,000	200,000	2,700	18	Y/S	5	DAY	2,000	LUMP	2,700	Y/S
DETROIT LAKES	29	11	10	50	5	5	-	100,000	2,100	2,100	Y/S	-	-	-	-	2,100	Y/S
EDEN PRAIRIE	79	39	-	50	10	10	500,000	500,000	4,000	40	MO	-	-	-	-	40	MO
FAIRMONT	32	-	20	50	10	10	250,000	250,000	3,500	23	MO	-	-	1,000	LUMP	23	MO
GLENCOE	39	14	4	50	10	10	-	75,000	1,400	1,400	Y/S	-	-	-	-	1,400	Y/S
LAKE JOHANNA	65	25	12	50	10	10	500,000	500,000	4,100	-	-	80	WEEK	-	-	25	MO
MINNETONKA	71	38	14	50	10	10	1,000,000	1,000,000	4,680	36	MO	5	DAY	6,200	LUMP	36	MO
NEW BRIGHTON	32	26	5	50	10	10	-	500,000	2,250	-	-	10	DAY	1,000	LUMP	10	MO
NEW ULM	43	22	2	50	10	10	5,000	250,000	2,250	14	MO	50	DAY	-	-	2,250	Y/S
PIPESTONE	35	11	3	50	10	10	-	50,000	1,100	-	-	35	DAY	-	-	1,100	Y/S
PLYMOUTH	61	19	-	50	10	10	250,000	350,000	5,500	5,500	Y/S	170	MO	2,500	LUMP	5,500	Y/S
ROBBINSDALE	28	15	3	50	10	10	-	150,000	3,500	-	-	50	WEEK	2,500	LUMP	3,500	Y/S
ROSEVILLE	70	44	10	50	10	10	500,000	500,000	2,300	23	MO	10	DAY	4,000	LUMP	23	MO
SAVAGE	41	24	-	50	10	10	-	200,000	3,050	3,050	Y/S	25	WEEK	5,000	LUMP	20	MO
WHITE BEAR LAKE	41	34	12	50	10	10	10,000	500,000	5,500	-	-	-	-	2,000	LUMP	20	MO
WORTHINGTON	34	28	3	50	10	10	-	125,000	2,230	-	-	-	-	-	-	5,000	LUMP

Summary and total data on the 639 plans that are included in this report may be found on Table 1.

\*Pension Amount = Amount is per year of service, except monthly plans where amount is per month.

NOTE: LUMP = Lump Sum MO = Month Y/S = Year of Service BAL = Balance of Account

5397	54.00
5487	55.00
5577	56.00

(d) For a relief association in which the governing bylaws provide for a lump sum service pension to a retiring member, the maximum lump sum service pension amount for each year of service credited that may be provided for in the bylaws is the maximum service pension figure corresponding to the average amount of available financing per active covered firefighter for the applicable specified period:

Minimum Average Amount of Available Financing per Firefighter \$ . . .	Maximum Lump Sum Service Pension Amount Payable for Each Year of Service \$ . . .
11	20
16	30
23	40
27	50
32	60
43	80
54	100
65	120
77	140
86	160
97	180
108	200
131	240
151	280
173	320
194	360
216	400
239	440
259	480
281	520
302	560
324	600
347	640
367	680
389	720
410	760
432	800
486	900
540	1000
594	1100
648	1200
702	1300
756	1400
810	1500
864	1600
918	1700
972	1800
1026	1900
1080	2000
1134	2100
1188	2200
1242	2300
1296	2400

1350	2500
1404	2600
1458	2700
1512	2800
1566	2900
1620	3000
1672	3100
1726	3200
1753	3250
1780	3300
1820	3375
1834	3400
1888	3500
1942	3600
1996	3700
2023	3750
2050	3800
2104	3900
2158	4000
2212	4100
2265	4200
2319	4300
2373	4400
2427	4500
2481	4600
2535	4700
2589	4800
2643	4900
2697	5000
2751	5100
2805	5200
2859	5300
2913	5400
2967	5500
Effective beginning December 31, 2000:	
3021	5600
3075	5700
3129	5800
3183	5900
3237	6000
Effective beginning December 31, 2001:	
3291	6100
3345	6200
3399	6300
3453	6400
3507	6500
Effective beginning December 31, 2002:	
3561	6600
3615	6700
3669	6800
3723	6900
3777	7000

*Handwritten notes:*  
 2000  
 2000  
 2000

Effective beginning December 31, 2003:

3831	7100
3885	7200
3939	7300
3993	7400
4047	7500

(e) For a relief association in which the governing bylaws provide for a monthly benefit service pension as an alternative form of service pension payment to a lump sum service pension, the maximum service pension amount for each pension payment type must be determined using the applicable table contained in this subdivision.

(f) If a relief association establishes a service pension in compliance with the applicable maximum contained in paragraph (c) or (d) and the minimum average amount of available financing per active covered firefighter is subsequently reduced because of a reduction in fire state aid or because of an increase in the number of active firefighters, the relief association may continue to provide the prior service pension amount specified in its bylaws, but may not increase the service pension amount until the minimum average amount of available financing per firefighter under the table in paragraph (c) or (d), whichever applies, permits.

(g) No relief association is authorized to provide a service pension in an amount greater than the largest applicable flexible service pension maximum amount even if the amount of available financing per firefighter is greater than the financing amount associated with the largest applicable flexible service pension maximum.

**Subd. 3a. Penalty for paying pension greater than applicable maximum.** (a) If a relief association pays a service pension greater than the maximum service pension associated with the applicable average amount of available financing per active covered firefighter under the table in subdivision 3, paragraph (c) or (d), whichever applies, the maximum service pension under subdivision 3, paragraph (f), or the applicable maximum service pension amount specified in subdivision 3, paragraph (g), whichever is less, the state auditor shall:

(1) disqualify the municipality or the nonprofit firefighting corporation associated with the relief association from receiving fire state aid by making the appropriate notification to the municipality and the commissioner of revenue, with the disqualification applicable for the next apportionment and payment of fire state aid; and

(2) recover the amount of the overpaid service pension or pensions from any retired firefighter who received an overpayment.

(b) Fire state aid amounts from disqualified municipalities for the period of disqualifications under paragraph (a), clause (1), must be credited to the amount of fire insurance premium tax proceeds available for the next subsequent fire state aid apportionment.

(c) The amount of any overpaid service pension recovered under paragraph (a), clause (2), must be credited to the amount of fire insurance premium tax proceeds available for the next subsequent fire state aid apportionment.

(d) The determination of the state auditor that a relief association has paid a service pension greater than the applicable maximum must be made on the basis of the information filed by the relief association and the municipality with the state auditor under sections 69.011, subdivision 2, and 69.051, subdivision 1 or 1a, whichever applies, and any other relevant information that comes to the attention of the state auditor. The determination of the state auditor is final. An aggrieved municipality, relief association, or person may appeal the determination under section 480A.06.

**Subd. 4. Defined contribution lump sum service pensions.** If the bylaws governing the relief association so provide exclusively, the relief association may pay a defined

contribution lump sum service pension in lieu of any defined benefit service pension governed by subdivision 2. An individual account for each firefighter who is a member of the relief association shall be established. To each individual member account shall be credited a right to an equal share of: (a) any amounts of fire state aid received by the relief association; (b) any amounts of municipal contributions to the relief association raised from levies on real estate or from other available revenue sources exclusive of fire state aid; and (c) any amounts equal to the share of the assets of the special fund to the credit of: (1) any former member who terminated active service with the fire department to which the relief association is associated prior to meeting the minimum service requirement provided for in subdivision 1 and has not returned to active service with the fire department for a period no shorter than five years; or (2) any retired member who retired prior to obtaining a full nonforfeitable interest in the amounts credited to the individual member account pursuant to subdivision 2 and any applicable provision of the bylaws of the relief association. In addition, any interest or investment income earned on the assets of the special fund shall be credited in proportion to the share of the assets of the special fund to the credit of each individual member account. At the time of retirement pursuant to subdivision 1 and any applicable provision of the bylaws of the relief association, a retiring member shall be entitled to that portion of the assets of the special fund to the credit of the member in the individual member account which is nonforfeitable pursuant to subdivision 2 and any applicable provision of the bylaws of the relief association based on the number of years of service to the credit of the retiring member.

**Subd. 5. [Repealed, 1999 c 222 art 11 s 1]**

**Subd. 6. Payment of service pensions; nonassignability.** The method of calculating service pensions shall be applied uniformly for all years of active service and credit shall be given for all years of active service, except as otherwise provided in this section. No service pension shall be paid to any person while the person remains an active member of the respective fire department, and no person who is receiving a service pension shall be entitled to receive any other benefits from the special fund of the relief association. No service pension or ancillary benefits paid or payable from the special fund of a relief association to any person receiving or entitled to receive a service pension or ancillary benefits shall be subject to garnishment, judgment, execution, or other legal process, except as provided in section 518.58, 518.581, or 518.6111. No person entitled to a service pension or ancillary benefits from the special fund of a relief association may assign any service pension or ancillary benefit payments, nor shall the association have the authority to recognize any assignment or pay over any sum which has been assigned.

**Subd. 7. Deferred service pensions.** (a) A member of a relief association to which this section applies is entitled to a deferred service pension if the member:

(1) has completed the lesser of the minimum period of active service with the fire department specified in the bylaws or 20 years of active service with the fire department;

(2) has completed at least five years of active membership in the relief association;

and

(3) separates from active service and membership before reaching age 50 or the minimum age for retirement and commencement of a service pension specified in the bylaws governing the relief association if that age is greater than age 50.

(b) The deferred service pension starts when the former member reaches age 50 or the minimum age specified in the bylaws governing the relief association if that age is greater than age 50 and when the former member makes a valid written application.

(c) A relief association that provides a lump sum service pension may, when its governing bylaws so provide, pay interest on the deferred lump sum service pension during the period of deferral. If provided for in the bylaws, interest must be paid at the rate actually earned on that portion of the assets if the deferred benefit amount is invested by the relief association in a separate account established and maintained by



1 M ..... moves to amend S.F. No. 190; H.F. No.  
2 474, as follows:

3 Page 1, after the enacting clause insert

4 "Section 1. Minnesota Statutes 2000, section 424A.10,  
5 subdivision 1, is amended to read:

6 Subdivision 1. [DEFINITION.] For purposes of this section,  
7 "qualified recipient" means an individual who receives a lump  
8 sum distribution of pension or retirement benefits from a  
9 firefighters' relief association for service performed as a  
10 volunteer firefighter. An individual is not a qualified  
11 recipient if the distribution is not subject to taxation as an  
12 early distribution under applicable internal revenue code  
13 provisions."

14 Page 1, delete line 20 and insert "Sections 1 and 2 are  
15 effective for supplemental benefit payments made on or after  
16 \_\_\_\_\_."

17 Renumber the sections in sequence.

1 M ..... moves to amend S.F. No. 190; H.F. No.  
2 474, as follows:  
3 Page 1, line 18, delete "\$2,500" and insert "\_\_\_\_\_".

1 M ..... moves to amend S.F. No. 190; H.F. No.  
2 474, as follows:

3 Page 1, line 20, after "for" insert "supplemental benefit"  
4 and delete "December 3, 2001" and insert "\_\_\_\_\_".

5

Senators Scheevel, Stevens, Day, Kierlin and Pariseau introduced--

S.F. No. 190: Referred to the Committee on State and Local Government Operations.

1 A bill for an act

2 relating to retirement; increasing the maximum  
3 supplemental benefit payable to volunteer  
4 firefighters; amending Minnesota Statutes 2000,  
5 section 424A.10, subdivision 2.

6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

7 Section 1. Minnesota Statutes 2000, section 424A.10,  
8 subdivision 2, is amended to read:

9 Subd. 2. [PAYMENT OF SUPPLEMENTAL BENEFIT.] Upon the  
10 payment by a firefighters' relief association of a lump sum  
11 distribution to a qualified recipient, the association must pay  
12 a supplemental benefit to the qualified recipient.

13 Notwithstanding any law to the contrary, the relief association  
14 may pay the supplemental benefit out of its special fund. The  
15 amount of this benefit equals ten percent of the regular lump  
16 sum distribution that is paid on the basis of service as a  
17 volunteer firefighter. In no case may the amount of the  
18 supplemental benefit exceed ~~\$1,000~~ \$2,500.

19 Sec. 2. [EFFECTIVE DATE.]

20 Section 1 is effective for payments after December 3, 2001.

1 M ..... moves to amend S.F. No. 1129; H.F. No.  
2 968, as follows:

3 Page 1, line 16, before "under" insert "who receives an  
4 ambulance service personnel longevity award"

5 Page 2, line 4, delete "a" and insert "an ambulance service  
6 personnel"

7 Page 2, line 6, after "sum" and insert "ambulance service  
8 personnel"

9 Page 2, line 23, after "payments" insert "or transfers  
10 indicated in paragraphs (a) and (b)"

11 Page 2, line 28, before the period insert "or ambulance  
12 service personnel longevity awards provided to qualified  
13 ambulance service personnel"

14 Page 2, line 30, after "or" and insert "ambulance service  
15 personnel" and delete everything after "awards"

16 Page 2, line 31, delete "personnel"

17 Page 2, after line 36, insert  
18 "Sec. 2. EFFECTIVE DATE.  
19 Section 1 is effective on January 1, 2002."

1 M ..... moves to amend S.F. No. 1129; H.F. No.  
2 968, as follows:  
3 Page 1, line 23, reinstate the stricken language and delete  
4 "20"  
5 Page 2, line 1, delete "\$2,000" and insert "\$ \_\_\_\_\_ "  
6 Page 2, line 5, delete "20" and insert "10"  
7 Page 2, line 7, delete "\$2,000" and insert "\$ \_\_\_\_\_ "  
8 Amend the title accordingly

1 M ..... moves to amend S.F. No. 1129; H.F. No.  
2 968, as follows:

3 Page 1, line 23, delete "20" and insert "\_\_"

4 Page 2, line 1, delete "\$2,000" and insert "\$\_\_\_\_"

5 Page 2, line 5, delete "20" and insert "\_\_"

6 Page 2, line 7, delete "\$2,000" and insert "\$\_\_\_\_"

7 Amend the title accordingly

HP968

Senators Johnson, Dean; Johnson, Doug; Samuelson; Tomassoni and Stumpf introduced--

S.F. No. 1129: Referred to the Committee on State and Local Government Operations.

1 A bill for an act

2 relating to retirement; expanding certain supplemental  
3 benefits to ambulance service personnel; increasing  
4 amount and limits on supplemental benefits; amending  
5 Minnesota Statutes 2000, section 424A.10.

6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

7 Section 1. Minnesota Statutes 2000, section 424A.10, is  
8 amended to read:

9 424A.10 [STATE SUPPLEMENTAL BENEFIT; VOLUNTEER  
10 FIREFIGHTERS; AMBULANCE SERVICE PERSONNEL.]

11 Subdivision 1. [DEFINITION.] For purposes of this section,  
12 "qualified recipient" means an individual who receives a lump  
13 sum distribution of pension or retirement benefits from a  
14 firefighters' relief association for service performed as a  
15 volunteer firefighter or a qualified ambulance service person  
16 under section 144E.46.

17 Subd. 2. [PAYMENT OF SUPPLEMENTAL BENEFIT.] (a) Upon the  
18 payment by a firefighters' relief association of a lump sum  
19 distribution to a qualified recipient, the association must pay  
20 a supplemental benefit to the qualified recipient.  
21 Notwithstanding any law to the contrary, the relief association  
22 may pay the supplemental benefit out of its special fund. The  
23 amount of this benefit equals ten 20 percent of the regular lump  
24 sum distribution that is paid on the basis of service as a  
25 volunteer firefighter. In no case may the amount of the



1 supplemental benefit exceed ~~\$17,000~~ \$2,000.

2 (b) Upon the payment by the emergency medical services  
3 regulatory board of a longevity award to a qualified recipient,  
4 the board must pay a supplemental benefit to the qualified  
5 recipient. The amount of this benefit equals 20 percent of the  
6 amount of the lump sum longevity award that is paid to a  
7 recipient under section 144E.46, but not to exceed \$2,000.

8 Subd. 3. [STATE REIMBURSEMENT.] (a) By February 15 of each  
9 year, the relief association shall apply to the commissioner of  
10 revenue for state reimbursement of the amount of supplemental  
11 benefits paid under subdivision 2 during the preceding calendar  
12 year. By March 15 the commissioner shall reimburse the relief  
13 association for the amount of the supplemental benefits paid to  
14 qualified recipients. The commissioner of revenue shall  
15 prescribe the form of and supporting information that must be  
16 supplied as part of the application for state reimbursement.  
17 The reimbursement payment must be deposited in the special fund  
18 of the relief association.

19 (b) To pay the supplemental benefit to qualified ambulance  
20 service personnel, the commissioner shall transfer the necessary  
21 amounts to the emergency medical services regulatory board upon  
22 the request of the board.

23 (c) A sum sufficient to make the payments is appropriated  
24 from the general fund to the commissioner of revenue.

25 Subd. 4. [IN LIEU OF INCOME TAX EXCLUSION.] The  
26 supplemental benefit provided by this section is in lieu of the  
27 state income tax exclusion for lump sum distributions of  
28 retirement benefits paid to volunteer firefighters. If the law  
29 is modified to exclude or exempt volunteer firefighters' lump  
30 sum distributions or longevity awards of ambulance service  
31 personnel from state income taxation, the supplemental benefits  
32 under this section may no longer be paid beginning with the  
33 first calendar year in which the exclusion or exemption is  
34 effective. This subdivision does not apply to exemption of all  
35 or part of a lump sum distribution under section 290.032 or  
36 290.0802.